
A B S T R A C T S

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1858.

PREPARED FROM OFFICIAL RETURNS
BY OLIVER WARNER,
SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1858.

The official circular, requiring Returns from the Banks, was issued by the Governor on the thirteenth day of November, and had reference to their condition on the last Saturday, being the thirtieth day of October, 1858.

All the Returns have been received.

CONDITION
OF THE
BANKS IN MASSACHUSETTS,
ON THE
LAST SATURDAY OF OCTOBER,
1858.

| | BOSTON. | | | | |
|--|--------------|--------------|--------------|--------------|--------------|
| | Atlantic. | Atlas. | Blackstone. | Boston. | Boylston. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$500,000 00 | \$500,000 00 | \$750,000 00 | \$900,000 00 | \$100,000 00 |
| Amount of Bills in circulation of five dollars and upwards, | 111,080 00 | 88,045 00 | 224,130 00 | 243,518 00* | 145,135 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 31,775 00 | 14,629 00 | 42,744 00 | 63,529 00 | 70,246 00 |
| Net profits on hand, | 65,560 23 | 63,239 97 | 47,638 38 | 149,399 88 | 37,635 41 |
| Balances due to other banks, | 36,559 71 | 1,592 27 | - - | 81,180 20 | 3,383 60 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 329,917 05 | 280,351 45 | 486,344 91 | 1,237,267 78 | 424,823 01 |
| Cash deposited bearing interest, | - - | - - | 36,750 34 | 50,000 00 | - - |
| Total amount due from the Bank, | 1,074,891 99 | 947,857 69 | 1,587,607 63 | 2,724,924 86 | 1,081,223 02 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 127,808 12 | 43,519 35 | 153,167 61 | 789,676 56 | 162,430 06 |
| Real Estate, | 45,000 00 | - - | - - | 65,000 00 | - - |

| | | | | | |
|--|--|---|--|---|--|
| Bills of banks in this, and of the other New-England States, | 13,456 00 | 31,473 00 | 67,386 12 | 127,968 62 | 56,385 00 |
| Balances due from other banks, | 87,518 16 | 58,429 87 | 22,265 65 | 74,092 12 | 61,911 90 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 891,109 71 | 814,435 47 | 1,344,788 25 | 1,668,187 56 | 800,496 06† |
| Total amount of the Resources of the bank, | 1,074,891 99 | 947,857 69 | 1,587,607 63 | 2,724,924 86 | 1,081,223 02 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3 per cent., 15,000 00 | April, 1858, 4 per cent., 20,000 00 | April, 1858, 3½ per cent., 26,250 00 | April, 1858, 4 per cent., 36,000 00 | April, 1858, 4½ per cent., 18,000 00 |
| | October, 1858, 3½ per cent., 17,500 00 | October, 1858, 4 per cent., 20,000 00 | October, 1858, 3½ per cent., 26,250 00 | October, 1858, 4 per cent., 36,000 00 | October, 1858, 4½ per cent., 18,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 61,051 27 | 61,717 25 | 31,865 32 | 132,856 92 | 26,251 87 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 2,250 00 | 400 00 | 33,090 00 | 2,400 00 | 14,700 00 |
| Amount of Debts due and not paid, and considered doubtful, | — | 9,108 50 | 7,545 70 | 4,600 00 | — |

* "In 1812 issued bills of the denomination of 6, 7, 8 and 9 dollars."

† "Included in item 13, \$8,000 loaned to Commonwealth."

BOSTON—Continued.

| | City. | Columbian. | Bank of Commerce. | Eagle. | Elliot. |
|--|----------------|--------------|-------------------|--------------|--------------|
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$1,000,000 00 | \$750,000 00 | \$2,000,000 00 | \$700,000 00 | \$600,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 148,485 00 | 137,000 00 | 276,200 00 | 143,165 00 | 84,800 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 10,749 00 | 27,119 00. | 18,480 00 | 25,610 00 | 35,561 00 |
| Net profits on hand, | 94,364 15 | 42,706 41 | 173,532 97 | 91,230 39 | 59,541 49 |
| Balances due to other banks, | 19,659 19 | 3,702 94 | 915,796 88 | 27,880 03 | 95,550 43 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 451,615 51 | 675,372 41 | 873,357 92 | 610,412 31 | 252,622 98 |
| Cash deposited bearing interest, | — | 250,000 00 | 160,159 03 | 50,000 00 | 25,000 00 |
| Total amount due from the bank, | 1,724,872 85 | 1,885,900 76 | 4,417,526 80 | 1,648,297 73 | 1,153,075 90 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 198,537 14 | 213,016 86 | 604,350 54 | 174,371 60 | 81,669 44 |
| Real Estate, | 30,000 00 | — | 10,850 07 | — | — |

| | | | | | |
|--|--|--|--|---|--|
| Bills of banks in this, and of the other New England States, | 37,436 00 | 155,593 00 | 350,697 68 | 97,728 00 | 54,380 09 |
| Balances due from other banks, | 29,788 37 | 32,947 29 | 75,212 44 | 11,800 26 | 33,743 22 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 1,429,111 34 | 1,484,343 61 | 3,376,416 07 | 1,364,397 87 | 983,283 15 |
| Total amount of the Resources of the bank, | 1,724,872 85 | 1,885,900 76 | 4,417,526 80 | 1,648,297 73 | 1,153,075 90 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3½ per cent., 35,000 00 | April, 1858, 3½ per cent., 26,250 00 | April, 1858, 3½ per cent., 70,000 00 | April, 1858, 4 per cent., 28,000 00 | April, 1858, 3½ per cent., 21,000 00 |
| | October, 1858, 3½ per cent., 35,000 00 | October, 1858, 3½ per cent., 26,250 00 | October, 1858, 3½ per cent., 70,000 00 | October, 1858, 4 per cent., 28,000 00 | October, 1858, 3½ per cent., 21,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 74,029 95 | 39,575 24 | 135,000 00 | 90,869 38 | 42,281 16 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | — — | — — | 78,675 41 | 700 00 | 2,700 00 |
| Amount of Debts due and not paid, and considered doubtful, | 18,304 50 | — — | 64,960 00* | 10,098 30 | 2,740 91 |

* "Of which \$32,210 is considered good."

BOSTON—Continued.

| | DUE FROM THE BANK. | | | | | RESOURCES OF THE BANK. | | | | |
|--|--------------------|---------------|--------------|----------------|--------------|------------------------|---------------|------------|--------|----------|
| | Exchange. | Faneull Hall. | Freeman's. | Globe. | Granite. | Exchange. | Faneull Hall. | Freeman's. | Globe. | Granite. |
| Capital Stock, | \$1,000,000 00 | \$500,000 00 | \$400,000 00 | \$1,000,000 00 | \$900,000 00 | | | | | |
| Amount of Bills in circulation of five dollars and upwards, | 254,492 50* | 179,695 00 | 161,440 00 | 154,610 00 | 120,000 00 | | | | | |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 30,366 50 | 49,999 00 | 24,670 00 | 14,916 00 | 55,450 00 | | | | | |
| Net profits on hand, | 194,899 58 | 58,832 59 | 58,733 91 | 139,645 28† | 54,560 84 | | | | | |
| Balances due to other banks, | 367,540 78 | 778 30 | 60,157 11 | 406,777 76 | 47,290 70 | | | | | |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 695,087 30 | 478,608 71 | 263,565 59 | 985,122 61 | 476,440 71 | | | | | |
| Cash deposited bearing interest, | - - | - - | - - | - - | 53,302 72 | | | | | |
| Total amount due from the bank, | 2,542,386 60 | 1,267,913 60 | 968,566 61 | 2,701,071 68 | 1,707,044 97 | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 220,296 07 | 188,911 46 | 75,728 45 | 597,940 95 | 170,816 80 | | | | | |
| Real Estate, | - - | 60,000 00 | - - | - - | - - | | | | | |

| | | | | | |
|--|---|---|---|---|---|
| Bills of banks in this, and of the other New England States, | 182,896 60 | 49,087 00 | 19,387 00 | 202,248 00 | 75,312 00 |
| Balances due from other banks, | 122,928 16† | 83,060 04 | 73,968 16 | 33,495 08 | 20,721 01 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 2,016,265 83 | 886,855 10 | 799,483 00 | 1,867,387 65 | 1,440,195 16 |
| Total amount of the Resources of the bank, . | 2,512,386 66 | 1,267,913 60 | 968,566 61 | 2,701,071 68 | 1,707,044 97 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 5 per cent., 50,000 00 | April, 1858, 4 per cent., 20,000 00 | April, 1858, 4 per cent., 16,000 00 | April, 1858, 4 per cent., 40,000 00 | April, 1858, 3 per cent., 27,000 00 |
| | October, 1858, 5 per cent., 50,000 00 | October, 1858, 4 per cent., 20,000 00 | October, 1858, 4 per cent., 16,000 00 | October, 1858, 4 per cent., 40,000 00 | October, 1858, 3 per cent., 27,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 165,192 70 | 45,913 53 | 52,000 00 | 144,462 15 | 54,534 84 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | - - | 5,000 00 | 3,800 00 | 24,800 00 | 12,253 75 |
| Amount of Debts due and not paid, and considered doubtful, | - - | 20,000 00§ | 3,671 87 | 40,305 69 | 34,693 16 |

* Part of a five dollar bill returned to the Bank, on which was paid \$2.50.

† "Of this sum \$20,000 is a subscription to the capital stock of the Bank of Mutual Redemption."

‡ "Including reserved profits."

§ "Being a demand in controversy with Bank of Brighton."

BOSTON—Continued.

| | Hamilton. | Hide and Leather. | Howard Banking Co. | Market. | Massachusetts. |
|--|--------------|-------------------|--------------------|--------------|----------------|
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$500,000 00 | \$1,000,000 00 | \$500,000 00 | \$560,000 00 | \$800,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 97,815 00 | 185,925 00 | 152,690 00 | 104,390 00 | 128,151 00* |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 21,131 00 | 77,027 00 | 31,997 00 | 23,356 00 | 15,183 00 |
| Net profits on hand, | 130,348 78 | 15,978 81 | 48,841 19 | 99,106 13 | 87,387 91 |
| Balances due to other banks, | 3,610 73 | 104,710 35 | 124,469 41 | 175,409 96 | - - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 806,134 83 | 390,650 49 | 224,607 00 | 395,618 25 | 748,039 31 |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - |
| Total amount due from the bank, | 1,559,040 34 | 1,774,291 65 | 1,082,604 60 | 1,357,880 34 | 1,778,761 22 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 160,119 58 | 162,851 22 | 39,136 57 | 105,881 58 | 458,582 81 |
| Real Estate, | - - | - - | - - | - - | 75,812 24 |

| | | | | | |
|--|---|--------------|---|---|--|
| Bills of banks in this, and of the other New England States, | 48,300 00 | 78,736 00 | 81,919 74 | 85,238 00 | 36,138 00 |
| Balances due from other banks, | 475,554 53 | 58,132 69 | 9,629 18 | 71,958 97 | 52,431 51 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 875,066 23 | 1,474,571 74 | 951,889 11 | 1,094,801 79 | 1,155,796 66 |
| Total amount of the Resources of the bank, . | 1,559,040 34 | 1,774,291 65 | 1,082,604 60 | 1,357,880 34 | 1,778,761 22 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 4 per cent., 20,000 00 | New Bank. | April, 1858, 3 per cent., 15,000 00 | April, 1858, 4 per cent., 22,400 00 | April, 1858, 3½ per cent., 25,600 00 |
| | October, 1858, 4 per cent., 20,000 00 | | October, 1858, 3 per cent., 15,000 00 | October, 1858, 4 per cent., 22,400 00 | October, 1858, 3½ per cent., 25,600 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 113,000 00 | - - | 37,158 10 | 74,733 22 | 74,867 20 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | - - | - - | 46,249 25 | 1,000 00 | 3,000 00 |
| Amount of Debts due and not paid, and considered doubtful, | - - | - - | 3,500 00 | 9,524 50 | 7,763 57 |

* "Early emission of notes of the denomination of 6, 7, and 9 dollars."

BOSTON—Continued.

| DUE FROM THE BANK. | Maverick. | Merchants'. | Bank of Mutual Redemption. | National. | New England. |
|--|--------------|----------------|----------------------------|--------------|----------------|
| Capital Stock, | \$400,000 00 | \$1,000,000 00 | \$512,500 00 | \$750,000 00 | \$1,000,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 55,790 00 | 477,655 00 | 67,290 00 | 135,295 00 | 126,060 00 |
| Amount of Bills in circulation, of a smaller denomination than five dollars, | 38,308 00 | — | — | 24,041 00 | 14,219 00 |
| Net profits on hand, | 18,215 40 | 247,867 38 | — | 33,986 28 | 44,945 28 |
| Balances due to other banks, | 4,664 57 | 963,788 54 | 996,825 74 | 517 11 | 73,404 64 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 204,200 71 | 2,747,403 84 | 5,714 64 | 293,171 41 | 527,158 91 |
| Cash deposited bearing interest, | — | — | — | 75,000 00 | 15,883 82 |
| Total amount due from the bank, | 721,178 68 | 8,436,714 76 | 1,582,330 38 | 1,312,010 80 | 1,801,671 65 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 65,947 82 | 1,000,504 00 | 163,831 82 | 97,405 81 | 247,462 46 |
| Real Estate, | — | 400,000 00 | — | — | 32,600 00 |

| | | | | | |
|--|--|--|---------------|--|---|
| Bills of banks in this, and of the other New England States, | 21,967 05 | 511,619 70 | 313,753 00 | 44,727 78 | 107,859 00 |
| Balances due* from other banks, | 10,000 00* | 287,628 13 | 232,171 63 | 33,688 29 | 27,444 11 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, . . | 623,263 81 | 6,236,962 93 | 872,460 95 | 1,136,188 92 | 1,386,306 08 |
| Total amount of the Resources of the bank, . | 721,178 68 | 8,436,714 76 | 1,582,217 40† | 1,312,010 80 | 1,801,671 65 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3½ per cent., 14,000 00 | April, 1858, 3½ per cent., 140,000 00 | New Bank. | April, 1858, 3½ per cent., 26,250 00 | April, 1858, 4 per cent., 40,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | October, 1858, 3½ per cent., 14,000 00 | October, 1858, 3 per cent., 120,000 00 | — — | October, 1858, 3½ per cent., 26,250 00 | October, 1858, 4 per cent., 40,000 00 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 15,267 49 | 250,023 52 | — — | 29,506 07 | 32,159 96 |
| Amount of Debts due and not paid, and considered doubtful, | 10,510 00 | 47,657 00 | — — | 16,677 50 | 4,500 00 |
| | 700 00† | 18,059 04 | — — | — — | 2,684 44 |

* "Stock in Bank of Mutual Redemption."

† "The difference between the total amount due from the bank and the total amount of the resources of the bank, is \$112.98, being the excess of the expenses for furniture, &c., over the earnings of the bank, up to the date of the return."

† "Overdue \$18,830.64, which is principally secured by collateral notes not matured, and stocks."

| BOSTON—Continued. | | | | | |
|--|--------------|---------------------|--------------|----------------------------|----------------|
| | North. | Bank of N. America. | Shawmut. | Shoe and Leather Dealers'. | State. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$750,000 00 | \$750,000 00 | \$750,000 00 | \$1,000,000 00 | \$1,800,000 00 |
| Amount of Bills in circulation of five dollars and upwards, | 109,030 00 | 134,050 00 | 113,880 00 | 179,975 00 | 149,315 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 13,887 00 | 20,919 00 | 28,473 00 | 33,654 00 | 23,573 75* |
| Net profits on hand, | 36,766 58 | 46,027 30 | 52,771 36 | 141,629 49 | 264,734 78 |
| Balances due to other banks, | 61,792 56 | 33,793 44 | 59,801 90 | 386,129 54 | 80,431 67 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 487,911 90 | 309,785 13 | 477,157 39 | 523,904 51 | 1,044,421 67 |
| Cash deposited bearing interest, | - - - | - - - | - - - | - - - | - - - |
| Total amount due from the bank, | 1,462,418 04 | 1,294,574 87 | 1,482,083 65 | 2,265,292 54 | 3,362,506 87 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 155,612 88 | 105,443 82 | 157,148 41 | 228,036 10 | 476,401 52 |
| Real Estate, | - - - | - - - | - - - | 40,000 00 | - - - |

| | | | | | |
|--|---|---|---|--|--|
| Bills of Banks in this, and of the other New England States, | 79,797 00 | 34,926 00 | 84,014 00 | 114,399 59 | 153,645 87 |
| Balances due from other banks, | 39,715 77 | 67,853 24 | 20,363 10 | 242,483 69 | 41,905 95 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 1,187,292 39 | 1,086,351 81 | 1,220,558 14 | 1,640,373 16 | 2,690,553 53 |
| Total amount of the Resources of the bank, . | 1,462,418 04 | 1,294,574 87 | 1,482,083 65 | 2,265,292 54 | 3,362,506 87 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3 per cent., 22,500 00 | April, 1858, 3 per cent., 22,500 00 | April, 1858, 4 per cent., 30,000 00 | April, 1858, 4½ per cent., 45,000 00 | April, 1858, 3½ per cent., 63,000 00 |
| | October, 1858, 3 per cent., 22,500 00 | October, 1858, 3 per cent., 22,500 00 | October, 1858, 3 per cent., 22,500 00 | October, 1858, 4½ per cent., 45,000 00 | October, 1858, 3½ per cent., 63,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 33,761 99 | 40,752 75 | 35,278 42 | 120,000 00 | 256,752 96 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 32,921 40 | 2,250 00 | 6,500 00 | 800 00 | 11,700 00 |
| Amount of Debts due and not paid, and considered doubtful, | 30,215 66 | 2,194 60 | 35,000 00 | 3,000 00 | 3,834 24 |

* "Fractional bills issued about the year 1837."

| BOSTON—Continued. | | | | | |
|--|----------------|--------------|----------------|----------------|--------------|
| | Suffolk. | Traders. | Tremont. | Union. | Washington. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$1,000,000 00 | \$600,000 00 | \$1,250,000 00 | \$1,000,000 00 | \$750,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 476,180 00 | 106,750 00 | 227,885 00 | 168,355 00 | 181,600 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 12,782 00 | 31,864 00 | 30,586 00 | 10,993 00 | 14,947 00 |
| Net profits on hand, | 217,997 58 | 32,113 06 | 94,102 55 | 112,301 60* | 100,292 73 |
| Balances due to other banks, | 1,369,899 66 | 177,897 37 | 390,946 78 | 94,074 29 | 36,725 24 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 1,250,016 38 | 257,453 59 | 761,524 51 | 1,007,466 74 | 515,432 64 |
| Cash deposited bearing interest, | - - | 65,000 00 | - - | - - | 36,612 48 |
| Total amount due from the bank, | 4,326,875 62 | 1,271,078 02 | 2,755,044 84 | 2,393,190 63 | 1,635,610 09 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 715,945 97 | 66,417 49 | 159,505 31 | 349,227 11 | 160,811 45 |
| Real Estate, | 120,000 00 | - - | - - | - - | - - |

| | | | | | |
|--|---|---|---|--|--|
| Bills of banks in this, and of the other New England States, | 392,907 00 | 35,411 00 | 265,371 04 | 124,332 66 | 71,365 00 |
| Balances due from other banks, | 1,181,456 94 | 4,275 26 | 35,362 98 | 27,465 02 | 9,684 62 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 1,916,565 71 | 1,164,974 27 | 2,294,805 51 | 1,892,165 84 | 1,393,749 02 |
| Total amount of the Resources of the bank, . | 4,326,875 62 | 1,271,078 02 | 2,755,044 84 | 2,393,190 63 | 1,635,610 09 |
| Rate and amount of dividends since the last annual return, with dates, | April, 1858, 5 per cent., 50,000 00 | April, 1858, 3 per cent., 18,000 00 | April, 1858, 4 per cent., 50,000 00 | April, 1858, 4 per cent., 40,000 00 | April, 1858, 3½ per cent., 26,250 00 |
| | October, 1858, 5 per cent., 50,000 00 | October, 1858, 3 per cent., 18,000 00 | October, 1858, 4 per cent., 50,000 00 | October, 1858, 3½ per cent., 35,000 00 | October, 1858, 3½ per cent., 26,250 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 205,820 54 | 26,947 26 | 85,177 95 | 110,511 32 | 81,440 00 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 7,700 00 | 12,533 25 | 3,700 00 | 1,000 00 | 2,000 00 |
| Amount of Debts due and not paid, and considered doubtful, | — | — | — | — | 3,033 61 |

* "Interest received, but not earned, is included in net profits on hand, and reserved profits."

| | BOSTON—Continued. | | SOUTH BOSTON. | | CHELSEA. | ANDOVER. |
|--|-------------------|--------------|---------------|--------------|--------------|----------|
| | Webster. | Broadway. | Mechanics'. | Tradesman's. | Andover. | |
| DUE FROM THE BANK. | | | | | | |
| Capital Stock, | \$1,500,000 00 | \$150,000 00 | \$250,000 00 | \$150,000 00 | \$250,000 00 | |
| Amount of Bills in circulation, of five dollars and upwards, | 278,690 00 | 44,720 00 | 61,955 00 | 49,565 00 | 67,245 00 | |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 30,985 00 | 15,373 00 | 35,133 00 | 19,517 00 | 15,529 00 | |
| Net profits on hand, | 107,007 45 | 5,365 21 | 33,470 14 | 12,149 75 | 30,738 66 | |
| Balances due to other banks, | 137,112 60 | 12,050 52 | - - - | 1,975 40 | - - - | |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 672,156 79 | 39,719 64 | 130,095 80 | 63,558 46 | 28,666 48 | |
| Cash deposited bearing interest, | 421,630 55 | - - - | - - - | 1,009 08 | 9,127 91 | |
| Total amount due from the bank, | 3,147,582 39 | 267,228 37 | 510,653 94 | 297,774 69 | 401,307 05 | |
| RESOURCES OF THE BANK. | | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 351,726 88 | 6,577 07 | 28,716 77 | 7,869 79 | 11,580 17 | |
| Real Estate, | - - - | 10,232 55 | 18,500 00 | - - - | 5,000 00 | |

| | | | | | |
|--|--|--|--|---|--|
| Bills of banks in this, and of the other New England States, | 244,420 00 | 5,647 00 | 5,743 00 | 5,443 95 | 819 00 |
| Balances due from other banks, | 222,178 01 | 3,385 20 | 22,648 86 | 16,023 47 † | 16,595 38 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,* | — — | 6,248 00 | 17,266 50 | 10,447 84 | 3,000 00 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 2,329,257 50 | 235,138 55 | 417,778 81 | 257,989 64 | 364,312 50 |
| Total amount of the Resources of the bank, | 3,147,582 39 | 267,228 37 | 510,653 94 | 297,774 69 | 401,307 05 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3½ per cent., 52,500 00 October, 1858, 3½ per cent., 52,500 00 | April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00 | April, 1858, 4 per cent., 10,000 00 October, 1858, 4 per cent., 10,000 00 | April, 1858, 4 per cent., 6,000 00 October, 1858, 3½ per cent., 5,250 00 | April, 1858, 3½ per cent., 8,750 00 October, 1858, 3½ per cent., 8,750 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 73,046 75 | 4,833 16 | 26,000 00 | 11,212 56 | 29,513 12 |
| Amount of Debts due to the bank, secured by a pledge on its Stock, | 2,000 00 | 2,800 00 | — — | 11,300 00 | 1,530 00 |
| Amount of Debts due and not paid, and considered doubtful, | — — | 11,000 00 | — — | — — | 11,936 20 |

* This refers to banks out of Boston.

† On interest.

| | BEVERLY. | | DANVERS. | | SOUTH DANVERS. | |
|--|--------------|--------------|--------------|--------------|----------------|---------|
| | Bass River. | Beverly. | Village. | Danvers. | Danvers. | Warren. |
| DUE FROM THE BANK. | | | | | | |
| Capital Stock, | \$100,000 00 | \$125,000 00 | \$200,000 00 | \$150,000 00 | \$250,000 00 | |
| Amount of Bills in circulation, of five dollars and upwards, | 47,120 00 | 44,870 00 | 61,445 00 | 65,665 00 | 89,525 00 | |
| Amount of Bills in circulation, of a smaller denomination than five dollars, | 24,034 00 | 18,502 00 | 18,310 00 | 15,757 00 | 18,291 50* | |
| Net profits on hand, | 221 22 | 7,623 16 | 17,669 78 | 29 674 17 | 26,274 77 | |
| Balances due to other banks, | 444 32 | - - | 588 85 | 903 87 | 1,008 06 | |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 14,723 60 | 48,483 53 | 69,599 91 | 43,260 47 | 58,373 82 | |
| Cash deposited bearing interest, | - - | - - | - - | 20,000 00 | 15,000 00 | |
| Total amount due from the bank, | 186,543 14 | 214,478 69 | 367,613 54 | 325,260 51 | 458,473 15 | |
| RESOURCES OF THE BANK. | | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 4,762 62 | 9,556 52 | 11,480 98 | 8,226 86 | 20,171 72 | |
| Real Estate, | 5,227 48 | - - | 17,782 69 | 1,500 00 | 6,755 71 | |

| | | | | | |
|--|------------|--|--|--|--|
| Bills of banks in this, and of the other New England States, | 2,331 96 | 1,881 89 | 4,916 08 | 5,366 74 | 3,381 50 |
| Balances due from other banks, | - - | 9,398 52 | 19,000 00 | - - | 32,008 33 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 12,313 03 | † | 32,516 72 | 25,725 61 | 7,821 38 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 161,908 05 | 223,641 76 | 281,917 07 | 281,441 30 | 388,334 51† |
| Total amount of the Resources of the bank, . | 186,543 14 | 244,478 69 | 367,613 54 | 325,260 51 | 458,473 15 |
| Rate and amount of Dividends since the last annual return, with dates, | None made. | April, 1858, 3½ per cent., 4,375 00 October, 1858, 3½ per cent., 4,375 00 | April, 1858, 3½ per cent., 7,000 00 October, 1858, 3½ per cent., 7,000 00 | April, 1858, 3½ per cent., 5,250 00 October, 1858, 3½ per cent., 5,250 00 | April, 1858, 4 per cent., 10,000 00 October, 1858, 3½ per cent., 8,750 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 1,654 75 | 4,226 17 | 15,911 58 | 28,013 46 | 24,095 96 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 8,200 00 | 200 00 | - - | - - | - - |
| Amount of Debts due and not paid, and considered doubtful, | 2,817 61 | 500 00 | - - | 3,700 00 | - - |

* \$41.50 in fractional bills.

† Included in preceding amount.

‡ Including \$5,000 Mutual Redemption Bank stock.

| | GLOUCESTER. | | HAVERHILL. | | |
|--|-------------------|--------------|--------------|--------------|--------------|
| | Bank of Cape Ann. | Gloucester. | Essex. | Haverhill. | Merrimack. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$150,000 00 | \$300,000 00 | \$100,000 00 | \$200,000 00 | \$180,000 00 |
| Amount of Bills in circulation of five dollars and upwards, | 105,870 00 | 95,570 00 | 45,855 00 | 60,105 00 | 41,440 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 31,115 00 | 24,159 00 | 16,745 00 | 17,938 00 | 23,050 00 |
| Net profits on hand, | 3,566 88 | 20,329 27 | 3,874 58 | 28,303 09 | 26,928 49 |
| Balances due to other banks, | 1,731 15 | 419 41 | 1,673 75 | 153 15 | 6,989 87 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 30,465 57 | 100,185 50 | 33,159 18 | 44,959 92 | 36,450 46 |
| Cash deposited bearing interest, | - - | - - | - - | - - | 20,000 00 |
| Total amount due from the Bank, | 322,748 60 | 540,663 18 | 201,307 51 | 351,459 16 | 334,858 82 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 9,257 38 | 14,700 21 | 6,649 47 | 15,387 41 | 5,322 43 |
| Real Estate, | 6,081 05 | 9,000 00 | 8,500 00 | - - | 2,000 00 |

| | | | | | |
|--|--|--|--|--|--|
| Bills of Banks in this, and of the other New England States, | 1,100 00 | 10,914 40 | — | 34 00 | 2,315 00 |
| Balances due from other banks, | 50,311 69 | 36,368 63 | 19,699 76 | 2,009 34 | 3,000 00 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 14,634 56 | 18,731 15 | 17,791 87 | 29,551 46 | 20,225 18 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 241,363 92 | 450,918 79 | 148,666 41 | 304,476 95 | 301,966 21 |
| Total amount of the Resources of the bank, . | 322,748 60 | 540,663 18 | 201,307 51 | 351,459 16 | 334,858 82 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00 | March, 1858, 3½ per cent., 10,500 00 Sept., 1858, 3½ per cent., 10,500 00 | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 | April, 1858, 4 per cent., 7,200 00 October, 1858, 4 per cent., 7,200 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 2,911 71 | 18,717 41 | 2,500 00 | 26,000 00 | 31,650 00 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 12,000 00 | 6,120 00 | — | — | 100 00 |
| Amount of Debts due and not paid, and considered doubtful, | — | 5,463 21 | — | — | — |

| | HAVERHILL—Con. | | LAWRENCE. | | LYNN. | |
|--|----------------|--------------|--------------|--------------|--------------|--|
| | Union. | Bay State. | Pemberton. | City. | Lalighton. | |
| DUE FROM THE BANK. | | | | | | |
| Capital Stock, | \$200,000 00 | \$500,000 00 | \$100,000 00 | \$100,000 00 | \$200,000 00 | |
| Amount of Bills in circulation, of five dollars and upwards, | 63,310 00 | 110,210 00 | 44,760 00 | 55,545 00 | 41,110 00 | |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 23,714 00 | 42,692 00 | 10,226 00 | 24,031 00 | 22,351 00 | |
| Net profits on hand, | 26,724 80 | 39,250 58 | 7,422 35 | 4,559 34 | 17,895 66 | |
| Balances due to other banks, | 2,632 97 | 1,670 43 | - - | 5,192 18 | 6,076 49 | |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 33,761 59 | 67,290 31 | 19,716 55 | 41,294 35 | 38,829 75 | |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - | |
| Total amount due from the bank, | 350,143 36 | 761,113 32 | 182,124 90 | 230,921 87 | 326,262 90 | |
| RESOURCES OF THE BANK. | | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 10,613 72 | 15,635 07 | 4,675 25 | 5,734 67 | 11,589 66 | |
| Real Estate, | 3,000 00 | 20,000 00 | 10,915 69 | - - | - - | |

| | | | | | |
|--|---|---|--|--|--|
| Bills of banks in this, and of the other New England States, | 1,013 00 | 4,803 11* | 769 00 | 3,618 48 | 2,923 00 |
| Balances due from other banks, | 6,877 99 | 3,000 00 | — | 3,000 00 | 888 85 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 1,161 76 | 11,356 61 | 1,934 33 | 21,127 57 | 15,888 46 |
| * Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 327,476 89 | 706,318 53 | 163,830 63 | 197,441 15 | 294,972 93 |
| Total amount of the Resources of the bank, | 350,143 36 | 761,113 32 | 182,124 90 | 230,921 87 | 326,262 90 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 4 per cent., 8,000 00 October, 1858, 4½ per cent., 9,000 00 | April, 1858, 4 per cent., 20,000 00 October, 1858, 3½ per cent., 17,500 00 | April, 1858, 3½ per cent., 3,500 00 October, 1858, 3½ per cent., 3,500 00 | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 | April, 1858, 3 per cent., 6,000 00 October, 1858, 3 per cent., 6,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 25,433 74 | 57,036 66 | 7,470 54 | 3,946 66 | 17,293 95 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | — | — | 1,830 00 | 4,300 00 | 3,400 00 |
| Amount of Debts due and not paid, and considered doubtful, | 500 00 | 3,133 98 | — | — | 800 00 |

* "Bills and Checks."

| | LYNN—Con. | MARBLEHEAD. | | METHUEN. | NEWBURYPORT. |
|--|------------------|--------------|--------------|----------------|--------------|
| | Lynn Mechanics'. | Grand. | Marblehead. | Spicket Falls. | Mechanics'. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$250,000 00 | \$100,000 00 | \$120,000 00 | \$100,000 00 | \$200,000 00 |
| Amount of Bills in circulation of five dollars and upwards, | 105,660 00 | 43,715 00 | 46,930 00 | 29,330 00 | 61,250 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 35,016 00 | 19,167 00 | 14,113 00 | 17,152 00 | 19,701 00 |
| Net profits on hand, | 33,736 96 | 8,995, 88 | 4,492 42 | 9,311 81 | 24,254 48 |
| Balances due to other banks, | 1,465 59 | 31 53 | 314 17 | — | 1,606 69 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 105,558 18 | 25,826 97 | 30,587 01 | 20,267 76 | 79,086 45 |
| Cash deposited bearing interest, | 22,800 00* | — | — | — | — |
| Total amount due from the bank, | 554,266 73 | 197,766 38 | 216,436 63 | 176,061 57 | 385,898 62 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 20,566 45 | 7,678 45 | 10,036 12 | 4,599 99 | 18,015 08 |
| Real Estate, | 12,000 00 | 8,790 00 | 6,333 33 | — | 4,500 00 |

| | | | | | |
|--|--|--|---|--|--|
| Bills of banks in this, and of the other New England States, | 4,369 00 | 1,256 00 | 3,444 00 | 1,527 00 | 2,733 00 |
| Balances due from other banks, | 24,698 37† | — | — | 25,855 42‡ | — |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 45,760 54 | 22,395 98 | 20,078 84 | 5,000 00 | 24,092 43 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 446,872 37 | 157,645 95 | 176,544 34 | 139,079 16 | 336,528 11 |
| Total amount of the Resources of the bank, . | 554,266 73 | 197,766 38 | 216,436 63 | 176,061 57 | 385,898 62 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 5 per cent., 12,500 00 October, 1858, 5 per cent., 12,500 00 | April, 1858, 3½ per cent., 3,500 00 October, 1858, 3½ per cent., 3,500 00 | April, 1858, 3½ per cent., 4,200 00 October, 1858, 3 per cent., 3,600 00 | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 32,371 84 | 8,560 43 | 3,464 08 | 8,381 51 | 22,928 85 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 2,664 38 | 5,883 72 | 4,100 00 | — | 1,460 00 |
| Amount of Debts due and not paid, and considered doubtful, | — | 700 00 | — | — | 1,000 00 |

* "By Lynn Institution for Savings."

† "Bearing interest."

‡ "At 3 per cent. interest."

| | NEWBURYPORT—Con. | | ROCKPORT. | SALEM. | |
|--|------------------|--------------|--------------|--------------|--------------|
| | Merchants'. | Ocean. | | Asiatic. | Commercial. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$210,000 00 | \$150,000 00 | \$150,000 00 | \$315,000 00 | \$200,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 34,055 00 | 105,660 00 | 60,000 00* | 86,135 00 | 61,190 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 13,365 00 | 17,592 00 | 15,401 00* | 28,230 00 | 32,146 00 |
| Net profits on hand, | 8,622 39 | 18,328 32 | 7,073 71 | 27,298 30 | 23,251 71 |
| Balances due to other banks, | 2,036 81 | 206 91 | - - | 18,596 92 | 23,011 41 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 66,441 39 | 121,564 21 | 43,643 42 | 125,197 67 | 108,933 07 |
| Cash deposited bearing interest, | - - | 11,338 09 | - - | - - | - - |
| Total amount due from the bank, | 334,520 59 | 424,689 53 | 276,118 13 | 600,457 89 | 448,532 19 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 20,779 90 | 12,149 13 | 12,707 17 | 16,973 91 | 10,152 21 |
| Real Estate, | 5,300 00 | 2,500 00 | - - | 24,254 01 | 4,500 00 |

| | | | | | |
|--|--|--|--|--|--|
| Bills of banks in this, and of the other New England States, | 1,995 00 | 1,571 05 | 2,302 00 | 8,811 17 | 5,560 33 |
| Balances due from other banks, | - - | 84,548 97 | 32,235 35 | - - | 1,641 30 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 30,108 71 | 27,137 72 | 3,000 00 | 21,370 68 | 27,580 19 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 276,336 98 | 296,782 66 | 225,873 61 | 529,048 12 | 399,098 16 |
| Total amount of the Resources of the bank, . | 334,520 59 | 424,689 53 | 276,118 13 | 600,457 89 | 448,532 19 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 2 per cent., 4,200 00 October, 1858, 2 per cent., 4,200 00 | April, 1858, 5 per cent., 7,500 00 October, 1858, 5 per cent., 7,500 00 | April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00 | April, 1858, 4 per cent., 12,600 00 October, 1858, 4 per cent., 12,600 00 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 7,438 58 | 17,066 02 | 11,955 75 | 21,026 02 | 22,051 18 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 2,890 00 | 600 00 | 7,966 00 | 2,800 00 | 1,300 00 |
| Amount of Debts due and not paid, and considered doubtful, | 10,900 00 | 429 23 | - - | 1,350 00 | 1,143 00 |

* Estimated.

| SALEM—Continued. | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|
| | Exchange. | Mercantile. | Merchants'. | Naumkeag. | Salem. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$200,000 00 | \$200,000 00 | \$200,000 00 | \$500,000 00 | \$250,000 00 |
| Amount of Bills in circulation of five dollars and upwards, | 49,120 00 | 33,710 00 | 94,337 00 | 106,490 00 | 31,960 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 18,112 00 | 19,552 00 | 21,364 00 | 34,532 00 | 10,307 00 |
| Net profits on hand, | 13,815 84 | 5,342 09 | 9,475 45 | 33,480 41 | 7,423 59 |
| Balances due to other banks, | 21,648 35 | 3,868 92 | — — | 243 16 | 1,682 16 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 53,994 01 | 67,459 77 | 125,076 85 | 172,041 27 | 53,538 87 |
| Cash deposited bearing interest, | — — | — — | 40,000 00 | 30,951 36 | — — |
| Total amount due from the bank, | 356,690 20 | 329,932 78 | 490,253 30 | 877,738 20 | 354,911 62 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 9,624 98 | 6,535 17 | 17,689 30 | 21,095 09 | 5,231 15 |
| Real Estate, | 3,000 00 | 5,000 00 | — — | 4,365 00 | 3,377 97 |

| | | | | | |
|--|--|--|--|---|------------|
| Bills of banks in this, and of the other New England States, | 3,139 00 | 9,109 00 | 5,861 63 | 7,275 83 | 3,275 00 |
| Balances due from other banks, | 1,751 05 | — — | 25,000 00* | 29,589 33 | — — |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 5,288 41 | 8,263 53 | 50,142 92 | — — | 16,629 13 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, . . | 333,886 76 | 301,025 08 | 391,559 72 | 815,412 95 | 326,398 37 |
| Total amount of the Resources of the bank, . | 356,690 20 | 329,932 78 | 490,253 30 | 877,738 20 | 354,911 62 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3 per cent., 6,000 00 October, 1858, 3 per cent., 6,000 00 | April, 1858, 3 per cent., 6,000 00 October, 1858, 3 per cent., 6,000 00 | April, 1858, 3 per cent., 6,000 00 October, 1858, 3 per cent., 6,000 00 | April, 1858, 3½ per cent., 17,500 00 October, 1858, 3 per cent., 15,000 00 | — — — — |
| Amount of Reserved Profits at the time of declaring the last dividend, | 12,614 24 | 5,088 45 | 7,069 50 | 29,923 08 | 5,478 14 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | — — | — — | 500 00 | 6,330 00 | 5,867 72 |
| Amount of Debts due and not paid, and considered doubtful, | 20,000 00* | 765 83 | — — | 2,000 00 | 60,000 00 |

* No loss anticipated.

† Bearing interest.

| | SALISBURY. | | BRIGHTON. | | CAMBRIDGE. | |
|--|--------------|-------------------|------------------|--------------|-----------------|--|
| | Powow River. | Bank of Brighton. | Brighton Market. | Cambridge. | Cambridge City. | |
| DUE FROM THE BANK. | | | | | | |
| Capital Stock, | \$100,000 00 | \$250,000 00 | \$250,000 00 | \$100,000 00 | \$100,000 00 | |
| Amount of Bills in circulation, of five dollars and upwards, | 78,525 00 | 138,475 00 | 200,810 00 | 38,795 00 | ab't 37,000 00 | |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 15,219 00 | 34,650 00 | 28,039 00 | 21,522 00 | ab't 15,019 00 | |
| Net profits on hand, | 13,280 52 | 21,859 61 | 13,466 27 | 13,534 42 | 8,747 23 | |
| Balances due to other banks,. | - - | - - | 539 71 | - - | 1,210 66 | |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 26,100 08 | 52,634 40 | 72,910 98 | 43,357 38 | 58,627 95 | |
| Cash deposited bearing interest, | 4,332 00* | - - | - - | 1,500 00† | - - | |
| Total amount due from the bank, | 237,456 60 | 497,619 01 | 565,765 96 | 218,708 80 | 220,604 84 | |
| RESOURCES OF THE BANK. | | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 9,902 07 | 16,731 50 | 12,277 99 | 13,916 59 | 13,854 90 | |
| Real Estate, | 4,900 00 | 5,000 00 | 8,240 28 | 6,000 00 | - - | |

| | | | | | |
|--|---|--|--|---|--|
| Bills of banks in this, and of the other New England States, | 856 88 | 11,441 92 | 9,440 98 | 2,671 00 | 8,658 00 |
| Balances due from other banks, | 16,400 00 | - - | 6,300 00 | - - | 5,568 50 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 16,685 03 | 11,259 99 | 33,377 09 | 9,978 76 | - - |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 188,712 62 | 453,185 60 | 496,129 62 | 186,142 45* | 192,523 44 |
| Total amount of the Resources of the bank, | 237,456 60 | 497,619 01 | 565,765 96 | 218,708 80 | 220,604 84 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 12,180,57 | April, 1858, 4 per cent., 10,000 00 - - | April, 1858, 4 per cent., 10,000 00 October, 1858, 4½ per cent., 11,250 00 10,690 96 | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 13,724 67 | April, 1858, 3½ per cent., 3,500 00 October, 1858, 3½ per cent., 3,500 00 5,731 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | - - | 7,455 00 | 10,031 00 | 2,385 73 | 1,758 14 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | - - | 3,130 00 | 400 00 | - - | - - |
| Amount of Debts due and not paid, and considered doubtful, | - - | - - | - - | - - | - - |

* Including \$3,000 Mutual Redemption Bank stock.

| | CAMBRIDGE. | | | CHARLESTOWN. | | |
|--|-------------------|-----------------|--------------|--------------|--------------|--|
| | Cambridge Market. | Charles River. | Lechmere. | Punker Hill. | Monument. | |
| DUE FROM THE BANK. | | | | | | |
| Capital Stock, | \$150,000 00 | \$100,000 00 | \$100,000 00 | \$300,000 00 | \$150,000 00 | |
| Amount of Bills in circulation of five dollars and upwards, | 70,705 00 | ab't. 37,865 00 | 58,770 00 | 129,930 00 | 73,760 00 | |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 8,954 00 | ab't. 18,938 00 | 18,760 00 | 48,633 00 | 35,575 00 | |
| Net profits on hand, | 8,204 96 | 13,416 04 | 8,869 95 | 43,367 84 | 6,915 54 | |
| Balances due to other banks, | - - | - - | - - | - - | 1,145 78 | |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 24,971 72 | 65,676 17 | 151,545 53 | 408,426 54 | 66,536 87 | |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - | |
| Total amount due from the Bank, | 262,835 68 | 235,895 21 | 337,945 48 | 930,357 38 | 333,933 19 | |
| RESOURCES OF THE BANK. | | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 5,383 97 | 20,196 67 | 42,472 06 | 136,081 38 | 10,064 89 | |
| Real Estate, | 4,800 00 | - - | - - | 24,000 00 | 7,500 00 | |

| | | | | | |
|--|--|---|--|--|--|
| Bills of banks in this, and of the other New England States, | 2,081 60 | 2,822 00 | 10,856 56 | 15,317 00 | 3,759 00 |
| Balances due from other banks, | 14,199 55 | 19,835 04 | 89,760 61 | 200,000 00 | 1,400 09 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | — — | 4,000 00 | — — | 78,766 85 | 9,308 05 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 236,370 56 | 189,041 50 | 194,856 25 | 476,192 15 | 301,901 16 |
| Total amount of the Resources of the bank, . | 262,835 68 | 235,895 21 | 337,945 48 | 930,357 38 | 333,933 19 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00 | April, 1858, 3 per cent., 3,000 00 October, 1858, 3½ per cent., 3,500 00 | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 | April, 1858, 4 per cent., 12,000 00 October, 1858, 4 per cent., 12,000 00 | April, 1858, 3½ per cent., 5,250 00 October, 1858, 3½ per cent., 5,250 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 6,847 19 | 13,603 13 | 8,000 00 | 41,713 48 | 3,700 00 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 12,250 00 | 9,101 84 | 2,300 00 | 7,400 00 | 10,140 00 |
| Amount of Debts due and not paid, and considered doubtful, | 1,800 00 | 6,000 00 | — — | — — | 10,528 11* |

* "The loss is estimated not to exceed \$2,500."

| | CONCORD. | FRAMINGHAM. | HOLLISTON. | HOPKINTON. | LOWELL. |
|--|--------------|--------------|--------------|--------------|--------------|
| | Concord. | Framingham. | Holliston. | Hopkinton. | Appleton. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$100,000 00 | \$200,000 00 | \$100,000 00 | \$150,000 00 | \$200,000 00 |
| Amount of Bills in circulation of five dollars and upwards, | 74,155 00 | 81,740 00 | 40,055 00 | 95,420 00 | 113,970 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 7,459 00 | 27,815 00 | 10,018 00 | 25,364 00 | 26,890 00 |
| Net profits on hand, | 10,410 18 | 30,501, 88 | 5,858 92 | 15,024 93 | 27,388 42 |
| Balances due to other banks, | - - | 43 98 | 3,475 11 | - - | - - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 28,710 23 | 44,387 61 | 12,067 54 | 26,595 37 | 79,413 70 |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - |
| Total amount due from the bank, | 220,734 41 | 384,488 47 | 171,474 57 | 312,404 30 | 447,662 12 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 13,064 36 | 12,984 77 | 5,913 73 | 4,370 16 | 6,086 92 |
| Real Estate, | 2,400 00 | 3,000 00 | - - | - - | 15,000 00 |

| | | | | | |
|--|--|--|---|---|--|
| Bills of banks in this, and of the other New England States, | 577 00 | 5,078 00 | 4,355 14 | 10,642 00 | 24,872 60 |
| Balances due from other banks, | - - | 14,980 92 | 3,000 00 | 15,594 07 | 4,062 01 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 33,724 46 | 6,893 25 | 4,367 46 | - - | 30,000 00 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, . . | 170,968 59 | 341,551 53 | 153,838 24 | 281,798 07 | 367,640 59 |
| Total amount of the Resources of the bank, . | 220,734 41 | 384,488 47 | 171,474 57 | 312,404 30 | 447,662 12 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3½ per cent., 3,500 00 October, 1858, 3½ per cent., 3,500 00 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 | April, 1858, 3 per cent., 3,000 00 October, 1858, 3½ per cent., 3,500 00 | April, 1858, 4 per cent., on 110,000 00 4,400 00 October, 1858, 4 per cent., 6,000 00 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 8,851 60 | 28,600 00 | 5,000 00 | 12,470 91 | 22,092 00 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 4,010 00 | 5,850 00 | 3,920 00 | 1,700 00 | 4,400 00 |
| Amount of Debts due and not paid, and considered doubtful, | 3,000 00 | 3,000 00 | 850 00 | - - | 3,078 30 |

| | LOWELL.—Con. | | | | |
|--|--------------|--------------|--------------|--------------|--------------|
| | Lowell. | Merchants'. | Prescott. | Railroad. | Wamesit. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$200,000 00 | \$100,000 00 | \$200,000 00 | \$600,000 00 | \$150,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 78,030 00 | 43,680 00 | 80,740 00 | 207,225 00 | 57,350 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 18,948 00 | 15,957 00 | 18,698 00 | 50,905 00 | 19,000 00 |
| Net profits on hand, | 34,098 58 | 5,667 75 | 26,439 54 | 107,948 41 | 11,862 32 |
| Balances due to other banks, | - - | - - | - - | 1,263 37 | - - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 49,559 70 | 26,948 36 | 68,964 24 | 44,512 39 | 84,998 58 |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - |
| Total amount due from the bank, | 380,636 28 | 192,253 11 | 394,841 78 | 1,011,854 17 | 323,210 90 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 5,099 44 | 3,347 50 | 10,190 27 | 20,168 26 | 4,687 24 |
| Real Estate, | - - | 12,000 00 | - - | - - | 12,765 46 |

| | | | | | |
|--|---|--|--|--|--|
| Bills of banks in this, and of the other New England States, | 7,970 76* | 5,483 34 | 9,934 46* | 5,118 00 | 5,250 16 |
| Balances due from other banks, | 35,500 00 | - - | 11,999 21 | 190,433 18 | 7,667 47 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 12,157 46 | 11,057 45 | 14,999 21 | - - | 20,000 00 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 319,908 62 | 160,364 82 | 347,718 63 | 796,134 73 | 272,840 57§ |
| Total amount of the Resources of the bank, | 380,636 28 | 192,253 11 | 394,841 78 | 1,011,854 17 | 323,210 90 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 2½ per cent., 5,000 00 October, 1858, 3 per cent., 6,000 00 | April, 1858, 3 per cent., 3,000 00 October, 1858, 3 per cent., 3,000 00 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 | April, 1858, 4 per cent., 24,000 00 October, 1858, 4 per cent., 24,000 00 | April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 34,198 77 | 3,400 00 | 21,283 83 | 98,800 00 | 7,250 00 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 1,400 00 | 3,242 00† | 950 00 | 4,500 00 | 2,500 00 |
| Amount of Debts due and not paid, and considered doubtful, | 55,000 00† | 2,500 00 | 5,100 00 | - - | 2,300 00 |

* Including checks.

† "Most of which it is expected will be paid."

‡ On 50 shares.

§ "Including \$7,500 stock in Bank Mutual Redemption."

| | MALDEN. | NEWTON. | SOUTH READING. | TOWNSEND. | WALTHAM. |
|--|--------------|--------------|----------------|--------------|--------------|
| | Malden. | Newton. | South Reading. | Townsend. | Waltham. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$100,000 00 | \$150,000 00 | \$100,000 00 | \$100,000 00 | \$200,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 75,075 00 | 61,400 00* | 30,875 00 | 68,900 00 | 76,505 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 24,402 00 | 20,081 00* | 32,141 00 | 20,723 00 | 6,932 00 |
| Net profits on hand, | 9,695 53 | 17,938 71 | 5,349 68 | 9,108 56 | 9,094 12 |
| Balances due to other banks, | - | - | - | - | - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 41,896 54 | 75,272 74 | 24,754 90 | 8,342 05 | 36,359 65 |
| Cash deposited bearing interest, | - | - | - | - | - |
| Total amount due from the bank, | 251,069 07 | 324,692 45 | 193,120 58 | 207,073 61 | 328,890 77 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 12,982 93 | 11,284 33 | 6,305 25 | 4,940 56 | 11,499 18 |
| Real Estate, | 5,602 64 | 4,813 67 | - | 2,800 00 | 5,500 00 |

| | | | | | |
|--|---|--|---|---|--|
| Bills of banks in this, and of the other New England States, | 13,427 70† | 3,508 75 | 814 00 | 2,882 96§ | 5,339 00 |
| Balances due from other banks, | 13,762 62 | 5,711 69 | 10,000 00 | 3,000 00 | 21,241 81 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | - - | 20,317 31 | 22,280 74 | 13,079 00 | 4,000 00 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 205,293 18‡ | 279,056 70 | 153,720 59 | 180,371 09 | 281,310 78 |
| Total amount of the Resources of the bank, . | 251,069 07 | 324,692 45 | 193,120 58 | 207,073 61 | 328,890 77 |
| Rate and amount of dividends since the last annual return, with dates, | April, 1858, 3 per cent., 3,000 00 October, 1858, 3½ per cent., 3,500 00 | April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00 | April, 1858, 3 per cent., 3,000 00 October, 1858, 3½ per cent., 3,500 00 | April, 1858, 3 per cent., 3,000 00 October, 1858, 3½ per cent., 3,500 00 | April, 1858, 3 per cent., 6,000 00 October, 1858, 3 per cent., 6,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 8,176 37 | 17,985 13 | 4,211 01 | 8,477 62 | 8,234 91 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 5,550 00 | 1,300 00 | 6,700 00 | - - | 1,000 00 |
| Amount of Debts due and not paid, and considered doubtful, | - - | 2,108 50 | 700 00 | 1,892 05 | 8,077 00 |

* Estimated.

† "Including checks on other banks and expense account."

‡ "Including \$5,000 Mutual Redemption Bank stock."

§ "Including checks."

|| "Shall lose about \$1,000."

| | WOBURN. | ATHOL. | WORCESTER CO. | FITCHBURG. | |
|--|--------------|-----------------|---------------|--------------|--------------|
| | Woburn. | Miller's River. | Blackstone. | Fitchburg. | Rollstone. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$150,000 00 | \$150,000 00 | \$100,000 00 | \$250,000 00 | \$250,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 62,340 00 | 81,180 00 | 23,905 00† | 145,985 00 | 80,645 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 34,112 00 | 22,129 00 | 11,953 00† | 28,818 00 | 20,528 00 |
| Net profits on hand, | 17,261 97 | 9,899 26 | 2,834 48 | 37,038 70 | 30,627 34 |
| Balances due to other banks, | - - | - - | 864 10 | - - | - - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 31,277 68 | 25,545 96 | 9,099 47 | 45,778 36 | 48,317 96 |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - |
| Total amount due from the bank, | 294,991 65 | 288,754 22 | 148,656 05 | 507,620 06 | 430,118 30 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 22,747 61 | 18,209 62 | 3,596 62 | 36,051 29 | 14,937 04 |
| Real Estate, | 3,250 00 | 3,000 00 | - - | 3,000 00 | 3,985 05 |

| | | | | | |
|--|---|---|------------|--|--|
| Bills of banks in this, and of the other New England States, | 2,171 85 | 1,105 00 | 2,010 00 | 739 00 | 520 00 |
| Balances due from other banks, | 6,164 31 | 24,183 26 | 538 64 | 74,016 50 | 58,924 56 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 3,759 73 | 5,249 52 | 12,958 46 | 7,350 60 | 11,990 95 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 256,898 15 | 237,006 82 | 129,552 33 | 386,462 67 | 339,760 70 |
| Total amount of the Resources of the bank, | 294,991 65 | 288,754 22 | 148,656 05 | 507,620 06 | 430,118 30 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 4,900 71* October, 1858, 4 per cent., 6,000 00 | April, 1858, 3 per cent., 4,500 00 October, 1858, 3½ per cent., 5,250 00 | - - | April, 1858, 3½ per cent., 8,750 00 October, 1858, 3½ per cent., 8,750 00 | April, 1858, 3½ per cent., 8,750 00 October, 1858, 3½ per cent., 8,750 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 15,985 77 | 8,669 82 | 2,318 66 | 35,000 00 | 29,141 01 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 3,400 00 | 1,000 00 | 8,290 00 | - - | 1,500 00 |
| Amount of Debts due and not paid, and considered doubtful, | - - | 1,528 00 | 1,770 00 | 1,816 58 | - - |

* 4 per cent. on \$100,000, and 6 per cent. on first instalment of new stock.

† Estimated.

| | GRAFTON. | LANCASTER. | LEICESTER. | MILFORD. | MILLBURY. |
|--|--------------|--------------|--------------|--------------|--------------|
| | Grafton. | Lancaster. | Leicester. | Milford. | Millbury. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$100,000 00 | \$200,000 00 | \$200,000 00 | \$250,000 00 | \$100,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 26,160 00 | 72,760 00 | 110,385 00 | 103,550 00 | 39,835 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 16,767 00 | 15,962 00 | 26,365 00 | 30,549 00 | 16,235 00 |
| Net profits on hand, | 4,333 15 | 21,496 88 | 18,081 97 | 29,219 00 | 5,286 84 |
| Balances due to other banks, | - - | - - | 08 | - - | - - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 18,840 11 | 24,101 16 | 22,682 43 | 53,035 79 | 19,648 97 |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - |
| Total amount due from the bank, | 166,100 26 | 334,320 04 | 377,514 48 | 466,353 79 | 181,005 81 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 5,857 66 | 20,699 14 | 8,807 63 | 11,624 02 | 5,160 60 |
| Real Estate, | - - | 1,000 00 | - - | - - | - - |

| | | | | | |
|--|--|--|--|--|--|
| Bills of Banks in this, and of the other New England States, | 81 00 | 1,081 00 | 1,341 00 | 4,982 00 | 572 00 |
| Balances due from other banks, | - - | 25,772 33 | - - | 24,153 99 | - - |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 16,948 57 | 3,000 00 | 34,040 94 | 22,695 85 | 22,419 80 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 143,213 03 | 282,767 57 | 333,324 91 | 402,897 93 | 152,853 41 |
| Total amount of the Resources of the bank, . | 166,100 26 | 334,320 04 | 377,514 48 | 466,353 79 | 181,005 81 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3 per cent., 3,000 00 October, 1858, 3 per cent., 3,000 00 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 | April, 1858, 4 per cent., 10,000 00 October, 1858, 4 per cent., 10,000 00 | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 3,811 09 | 20,801 67 | 15,600 00 | 27,801 70 | 3,000 00 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 1,825 00 | 760 00 | - - | - - | 600 00 |
| Amount of Debts due and not paid, and considered doubtful, | 3,906 00 | 1,000 00 | 12,000 00 | 1,400 00 | 575 00 |

| | NORTHBOROUGH. | OXFORD. | SOUTHBIDGE. | UXBRIDGE. | WORCESTER. |
|--|---------------|--------------|--------------|--------------|--------------|
| | Northborough. | Oxford. | Southbridge. | Blackstone. | Central. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$100,000 00 | \$100,000 00 | \$150,000 00 | \$100,000 00 | \$350,000 00 |
| Amount of Bills in circulation of five dollars and upwards, | 57,100 00 | 45,370 00 | 65,255 00 | 45,105 00 | 53,100 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 16,960 00 | 15,202 00 | 13,948 00 | 16,413 75 | 18,580 00 |
| Net profits on hand, | 10,973 73 | 12,228 57 | 14,999 55 | 16,711 28 | 15,862 41 |
| Balances due to other banks, | - - | - - | - - | 3 21 | 4,333 44 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 33,284 46 | 10,964 23 | 21,168 92 | 33,167 02 | 102,965 88 |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - |
| Total amount due from the bank, | 218,318 19 | 183,764 80 | 265,371 47 | 211,400 26 | 544,841 73 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 10,037 15 | 5,970 12 | 13,734 26 | 10,614 54 | *33,382 82 |
| Real Estate, | 2,000 00 | 5,000 00 | 2,600 00 | - - | - - |

| | | | | | |
|--|---|--|--|--|--|
| Bills of banks in this, and of the other New England States, | 1,009 00 | 4,239 00 | 808 00 | 2,042 00 | 2,558 00 |
| Balances due from other banks, | 9,530 28 | 1,090 00 | - - | - - | 10,994 26 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 8,000 00 | 11,776 63 | 14,743 48 | 43,242 38 | 9,141 89 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 187,741 76 | 155,689 05 | 233,485 73 | 155,501 34 | 488,764 76 |
| Total amount of the Resources of the bank, | 218,318 19 | 183,764 80 | 265,371 47 | 211,400 26 | 544,841 73 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 4 per cent., 4,000 00 October, 1858, 3½ per cent., 3,500 00 | April, 1858, 3½ per cent., 5,250 00 October, 1858, 3½ per cent., 5,250 00 | April, 1858, 3½ per cent., 5,250 00 October, 1858, 3½ per cent., 5,250 00 | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 | April, 1858, 3½ per cent., 12,250 00 October, 1858, 3½ per cent., 12,250 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 10,000 00 | 11,587 53 | 14,030 47 | 16,750 75 | 10,500 00 |
| Amount of Debts due to the bank, secured by a pledge on its Stock, | - - | 3,300 00 | - - | 850 00 | - - |
| Amount of Debts due and not paid, and considered doubtful, | - - | 4,856 00* | 14,184 12 | 568 50 | 3,993 69† |

* 25 per cent. will probably be collected.

† "The ultimate loss on overdue and unpaid paper will not exceed \$2,000."

| WORCESTER—Con. | | | | | |
|--|--------------|--------------|--------------|---------------|--------------|
| | Citizens'. | City. | Mechanics'. | Quinsigamond. | Worcester. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$150,000 00 | \$400,000 00 | \$350,000 00 | \$250,000 00 | \$300,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 41,070 00 | 85,325 00 | 98,690 00 | 76,590 00 | 88,590 00 |
| Amount of Bills in circulation, of a smaller denomination than five dollars, | 8,994 00 | 23,605 00 | 37,203 00 | 20,814 00 | 33,809 00 |
| Net profits on hand, | 36,014 59 | 23,417 72 | 31,656 57 | 19,309 29 | 58,489 53 |
| Balances due to other banks, | 1,513 39 | 100 00 | 2,347 43 | — | 9,021 99 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 65,498 65 | 121,612 83 | 116,250 94 | 75,327 00 | 164,539 62 |
| Cash deposited bearing interest, | — | — | — | — | — |
| Total amount due from the bank, | 303,090 63 | 654,060 55 | 636,147 94 | 442,070 29 | 654,450 14 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 14,150 03 | 26,759 13 | 17,934 96 | 25,013 32 | 35,888 07 |
| Real Estate, | 16,000 00 | — | — | — | 25,000 00 |

| | | | | | |
|--|---|--|--|--|--|
| Bills of banks in this, and of the other New England States, | 331 00 | 541 00 | 6,122 00 | 1,560 00 | 1,021 00 |
| Balances due from other banks, | — | 3,542 57 | 39,182 92 | 12,086 53 | 51,236 96 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 37,607 11 | 14,207 19 | 20,000 00 | 47,505 29 | 29,587 23 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 235,002 49 | 609,010 66 | 552,908 06 | 355,905 15 | 511,716 88 |
| Total amount of the Resources of the bank, . | 303,090 63 | 654,060 55 | 636,147 94 | 442,070 29 | 654,450 14 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 4 per cent., 6,000 00 October, 1858, 3½ per cent., 5,250 00 | April, 1858, 3 per cent., 12,000 00 October, 1858, 3 per cent., 12,000 00 | April, 1858, 4 per cent., 14,000 00 October, 1858, 4 per cent., 14,000 00 | April, 1858, 3½ per cent., 8,750 00 October, 1858, 3½ per cent., 8,750 00 | April, 1858, 4 per cent., 12,000 00 October, 1858, 4 per cent., 12,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 34,973 32 | 20,751 47 | 48,769 74 | 17,000 00 | 52,356 09 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | — | 1,600 00* | 5,800 00 | 5,000 00 | 1,900 00\$ |
| Amount of Debts due and not paid, and considered doubtful, | — | 23,042 80† | 22,466 84‡ | 9,037 28 | — |

* "On 20 shares."

† Of which \$10,282.17 it is supposed will be paid.

‡ A partial loss only is expected on this amount.

§ On 27 shares

| | NORTHAMPTON. | | WARE. | CONWAY. | GREENFIELD. |
|--|--------------|--------------|--------------|--------------|--------------|
| | Holyoke. | Northampton. | | | |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$200,000 00 | \$200,000 00 | \$350,000 00 | \$150,000 00 | \$200,000 00 |
| Amount of Bills in circulation of five dollars and upwards, | 81,710 00 | 123,270 00 | 178,320 00 | 64,350 00 | 66,660 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 12,094 00 | 18,446 00 | 57,076 00 | 18,569 00 | 17,691 00 |
| Net profits on hand, | 15,025 16 | 49,869 29 | 36,628 32 | 9,924 09 | 26,407 82 |
| Balances due to other banks, | 123 03 | - - | - - | - - | 3,574 09 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 42,025 37 | 48,270 39 | 20,857 18 | 13,953 67 | 26,034 43 |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - |
| Total amount due from the Bank, | 350,977 56 | 439,855 68 | 642,881 50 | 256,796 76 | 340,367 34 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 11,397 34 | 15,903 42 | 22,041 20 | 6,966 60 | 11,745 22 |
| Real Estate, | - - | 3,500 00 | 3,785 30 | - - | 6,662 40 |

| | | | | | |
|--|--|---|---|--|---|
| Bills of banks in this, and of the other New England States, | 202 00* | 788 00* | 864 00 | 1,952 69 | 1,592 00 |
| Balances due from other banks, | 12,000 00 | 45,141 95 | - - | 16,899 60 | 10,998 38 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 31,234 04 | 17,544 41 | 30,369 15 | - - | 16,778 67 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 296,144 18 | 356,977 90 | 585,821 85 | 230,977 87 | 292,590 67 |
| Total amount of the Resources of the bank, . | 350,977 56 | 439,855 68 | 642,881 50 | 256,796 76 | 340,367 34 |
| Rate and amount of Dividends since the last annual return, with dates, | Jan. 1858, 3 per ct. 6,000 00 Ap'l, 1858, 3 per ct. 6,000 00 October, 1858, 3 per cent., 6,000 00 13,612 24 | March, 1858, 4 per cent., 8,000 00 Sept., 1858, 4 per cent., 8,000 00 47,456 84 | April, 1858, 4 per cent., 14,000 00 October, 1858, 4 per cent., 14,000 00 35,735 51 | April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00 8,904 17 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 25,119 27 |
| Amount of Reserved Profits at the time of declaring the last dividend, | - - | - - | 1,400 00 | 14,900 00 | 1,005 00 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 13,068 88† | 10,861 64† | 7,000 00 | 4,100 00 | 8,000 00 |
| Amount of Debts due and not paid, and considered doubtful, | | | | | |

* And New York.

† On this amount a loss of \$6,940.89 is anticipated.

‡ Estimated loss, \$5,000.

| | GREENFIELD. | SHELburnE. | CHICOPEE. | HOLYOKE. | MONSON. |
|--|--------------|------------------|--------------|---------------|--------------|
| | Greenfield. | Shelburne Falls. | Cabot. | Hadley Falls. | Monson. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$200,000 00 | \$100,000 00 | \$150,000 00 | \$200,000 00 | \$150,000 00 |
| Amount of Bills in circulation of five dollars and upwards, | 59,300 00 | 36,930 00 | 62,715 00 | 87,750 00 | 44,610 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 21,390 00 | 13,361 00 | 19,758 00 | 25,206 00 | 14,153 00 |
| Net profits on hand, | 17,225 11 | 2,221, 29 | 13,324 93 | 23,692 70 | 15,224 39 |
| Balances due to other banks, | 1,199 50 | - - | 1,175 74 | 335 70 | - - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 33,129 90 | 7,327 94 | 24,308 34 | 13,969 47 | 12,355 59 |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - |
| Total amount due from the bank, | 332,244 51 | 159,840 23 | 271,282 01 | 350,953 87 | 236,342 98 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 12,630 87 | 5,770 11 | 11,107 32 | 8,884 24 | 9,355 77 |
| Real Estate, | 7,250 00 | 8,759 41 | - - | 6,420 53** | 6,626 62 |

| | | | | | |
|--|--|--|--|---|--|
| Bills of banks in this, and of the other New England States, | 2,198 00 | 2,241 00 | 693 00\$ | 152 66 | 526 00 |
| Balances due from other banks, | 24,679 41* | 3,000 00† | 3,439 15 | 10,735 02 | 18,513 44 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 19,589 04 | 3,415 55 | 12,714 32 | 21,233 64 | - - |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, | 265,897 19† | 136,654 16 | 243,328 22 | 303,527 78 | 201,321 15 |
| Total amount of the Resources of the bank, | 332,244 51 | 159,840 23 | 271,282 01 | 350,953 87 | 236,342 98 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3 per cent., 6,000 00 October, 1858, 4 per cent., 8,000 00 | April, 1858, 2 per cent., 2,000 00 October, 1858, 4 per cent., 4,000 00 | April, 1858, 6 per cent., 9,000 00 October, 1858, 3 per cent., 4,500 00 | April, 1858, 3 per cent., 6,000 00 October, 1858, 3½ per cent., 7,000 00 | April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 24,470 49 | 1,813 41 | 13,199 43 | 21,784 03 | 14,736 61 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 1,100 00 | 7,600 00 | 725 00 | 2,600 00 | 3,345 00 |
| Amount of Debts due and not paid, and considered doubtful, | 6,000 00 | - - | 1,500 00 | 1,554 88 | 12,868 43 |

* On Interest.

|| After charging amount of profit and loss.

† Including 30 shares Bank Mutual Redemption.

‡ Bearing interest.

** " Including vault and furniture."

§ Including \$272, N. Y., &c.

| | SPRINGFIELD. | | | | |
|--|--------------|--------------|---------------|--------------|--------------|
| | Agawam. | Chicopee. | John Hancock. | Pynchon. | Springfield. |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$300,000 00 | \$300,000 00 | \$150,000 00 | \$150,000 00 | \$300,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 98,135 00 | 137,760 00 | 32,605 00 | 107,065 00 | 90,315 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 51,257 00 | 35,856 00 | 20,168 00 | 26,766 00 | 22,145 00 |
| Net profits on hand, | 22,841 83 | 38,748 14 | 7,415 81 | 14,500 63 | 22,872 68 |
| Balances due to other banks, | 10,949 58 | 14,099 07 | - - | 5,803 15 | 880 74 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 112,458 31 | 77,746 51 | 9,108 80 | 39,918 73 | 73,738 35 |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - |
| Total amount due from the bank, | 595,641 72 | 604,209 72 | 219,297 61 | 344,053 51 | 509,951 77 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 22,038 05 | 17,118 55 | 15,669 52 | 11,026 01 | 11,551 88 |
| Real Estate, | 7,984 91 | 7,500 00 | 13,536 50 | 15,000 00 | 7,200 00 |

| | | | | | |
|--|--|---|--|--|---|
| Bills of Banks in this, and of the other New England States, | 1,136 00 | 3,320 38 | 383 00 | 172 00 | - |
| Balances due from other banks, | 103,425 87 | 46,992 74 | - | 9,039 76 | - |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 25,449 01 | - | 21,838 44 | 36,421 26 | 80,708 22 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 435,607 88 | 529,278 05 | 167,870 15 | 272,394 48 | 410,491 67 |
| Total amount of the Resources of the bank, . | 595,641 72 | 604,209 72 | 219,297 61 | 344,053 51 | 509,951 77 |
| Rate and amount of Dividends since the last annual return, with dates, | Apr. '58, 3 per ct., on 250,000 00 7,500 00 October, 1858, 3 per ct., on 300,000 00 9,000 00 30,691 19 | April, 1858, 4 per cent., 12,000 00 October, 1858, 4 per cent., 12,000 00 35,890 48 | Feb., '58, 3 per ct., Apr., '58, 3 per ct., 4,500 00 October, 1858, 3 per cent., 4,500 00 6,661 97 | Nov., '57, 3 per ct., Apr., '58, 3 per ct., 4,500 00 October, 1858, 4 per cent., 12,000 00 13,784 57 | April, 1858, 4 per cent., 12,000 00 October, 1858, 4 per cent., 12,000 00 21,426 50 |
| Amount of Reserved Profits at the time of declaring the last dividend, | | | | | |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 2,800 00 | 250 00 | 2,100 00 | 150 00 | 200 00 |
| Amount of Debts due and not paid, and considered doubtful, | 14,400 00 | 1,000 00 | 4,406 33 | 3,000 00 | 6,000 00 |

| | WESTFIELD. | | ADAMS. | GT. BARRINGTON. | LEE. |
|--|--------------|--------------|--------------|-----------------|--------------|
| | Hampden. | Westfield. | | | |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$150,000 00 | \$150,000 00 | \$350,000 00 | \$200,000 00 | \$300,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 101,325 00 | 65,080 00 | 96,105 00 | 105,310 00 | 48,285 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 29,143 00 | 17,449 00 | 19,651 00 | 26,823 00 | 28,464 00 |
| Net profits on hand, | 20,554 11 | 6,737 89 | 9,042 84 | 24,237 16 | 12,323 20 |
| Balances due to other banks, | 300 00 | 10 00 | 3,112 62 | 7,403 93 | 6,660 81 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 38,886 80 | 46,542 28 | 34,811 76 | 26,811 92 | 21,749 46 |
| Cash deposited bearing interest, | - - | - - | 3,481 00* | - - | 3,000 00 |
| Total amount due from the bank, | 340,208 91 | 285,819 17 | 516,204 22 | 390,586 01 | 420,482 47 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 13,997 36 | 6,975 51 | 7,325 93- | 10,193 36 | 6,650 25 |
| Real Estate, | 8,140 74 | 5,051 54 | 7,478 00 | 2,733 92 | 10,000 00 |

| | | | | | |
|--|---|--|--|---|---|
| Bills of banks in this, and of the other New England States, | 1,609 00 | 3,803 00 | 1,689 00 | 2,736 00† | 784 00 |
| Balances due from other banks, | - - | - - | 7,834 33 | 9,334 06‡ | - - |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 42,947 47 | 26,948 83 | 18,075 64 | 27,464 51 | 21,507 88 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 273,514 34 | 243,040 29 | 473,801 32 | 338,124 16 | 381,540 34 |
| Total amount of the Resources of the bank, . | 340,208 91 | 285,819 17 | 516,204 22 | 390,586 01 | 420,482 47 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3 per cent., 4,500 00 October, 1858, 4 per cent., 6,000 00 18,725 92 | April, 1858, 3 per cent., 4,500 00 October, 1858, 3 per cent., 4,500 00 5,036 20 | April, 1858, 3 per cent., 10,500 00 October, 1858, 4 per cent., 14,000 00 7,410 09 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 22,884 74 | April, 1858, 4 per cent., 12,000 00 October, 1858, 5 per cent., 15,000 00 11,263 58 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 1,000 00 | 4,250 00 | 500 00 | 200 00 | 6,882 76 |
| Amount of Debts due and not paid, and considered doubtful, | 293 00 | 5,130 00 | 1,100 00 | 1,023 00 | \$ |

* "North Adams Savings Bank."

† And New York.

‡ Bearing interest.

§ Question not answered; "estimated from \$3,000 to \$6,000."

| | PITTSFIELD. | | STOCKBRIDGE. | CANTON. | DEDHAM. |
|--|---------------|--------------|--------------|--------------|--------------|
| | Agricultural. | Pittsfield. | | | |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$200,000 00 | \$500,000 00 | \$200,000 00 | \$100,000 00 | \$300,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | say 75,695 00 | 329,440 00 | 86,850 00 | 51,710 00 | 104,703 00 |
| Amount of Bills in circulation, of a smaller denomination than five dollars, | say 26,064 00 | 98,401 00 | 24,555 00 | 21,142 00 | 29,010 00 |
| Net profits on hand, | 34,608 22 | 5,620 64 | 1,807 83 | 17,560 35 | 34,034 01 |
| Balances due to other banks, | 8,560 44 | 28,242 58 | 5,747 03 | - - | - - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 56,566 23 | 78,194 65 | 42,771 62 | 41,192 95 | 81,543 57 |
| Cash deposited bearing interest, | - - | - - | - - | - - | 9,967 18 |
| Total amount due from the bank, | 401,493 89 | 1,039,898 87 | 361,731 48 | 231,605 30 | 559,257 76 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 6,586 65 | 13,408 10 | 9,727 51 | 4,773 44 | 20,196 77 |
| Real Estate, | 8,800 00 | 13,773 14 | 2,250 00 | - - | - - |

| | | | | | |
|--|---|--|--|---|---|
| Bills of banks in this, and of the other New England States, | 1,911 00* | 2,905 00 | 863 00 | 2,538 20\$ | 3,436 00 |
| Balances due from other banks, | 46,830 07 | 91,955 17† | 2,552 88 | 204 43 | - |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 30,450 72 | 115,799 91 | 14,607 01 | 24,173 18 | 14,260 06 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 306,915 45 | 802,057 55 | 331,731 08 | 199,916 05 | 521,364 93 |
| Total amount of the Resources of the bank, . | 401,493 89 | 1,039,898 87 | 361,731 48 | 231,605 30 | 559,257 76 |
| Rate and amount of dividends since the last annual return, with dates, | Jan., '58, 3 per ct., Apr., '58, 3 per ct., 6,000 00 October, 1858, 3½ per cent., 7,000 00 | April, 1858, 3 per cent., 15,000 00 October, 1858, 4 per cent., 20,000 00 | April, 1858, 7 pr c. on old stock, 5 per cent. on new, 13,000 00 October, 1858, 3 per cent., 6,000 00 10,436 01 | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 16,324 39 | Nov., '57, 4 per ct., 12,000 00 May, '58, 4 per ct., 12,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 33,649 21 | 1,019 63 | | | 34,034 01 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | - | 6,300 00 | - | 200 00 | 1,604 00 |
| Amount of Debts due and not paid, and considered doubtful, | 35,000 00† | - | say 5,000 00 | - | 5,194 26 |

* Including other States.

‡ Including checks on N. Y. and Boston.

† There are suspended debts to the amount of \$35,000, which it is believed will be paid.

‡ In 1815, bills of \$6, 7, 8, issued.

§ Bearing interest.
¶ Due Dedham Institution for Savings.

| | DORCHESTER. | | QUINCY. | | RANDOLPH. |
|--|--------------|--------------|-----------------|------------------------|--------------|
| | Blue Hill. | Mattapan. | Mt. Wollaston. | Quincy Stone. | |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$150,000 00 | \$100,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 57,430 00 | 32,590 00 | 43,550 00 | 49,395 00 ⁺ | 69,945 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 12,417 00 | 8,901 00 | ab't. 14,004 00 | 12,348 00 ⁺ | 21,167 00 |
| Net profits on hand, | 5,064 05 | 14,025 14 | 7,225 24 | 14,834 45 | 55,060 49 |
| Balances due to other banks, | - | - | - | 7,594 02 | - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 71,905 08 | 20,684 31 | 71,552 31 | 61,029 81 | 122,238 15 |
| Cash deposited bearing interest, | - | - | - | - | - |
| Total amount due from the bank, | 296,816 13 | 176,200 45 | 286,331 55 | 295,201 28 | 418,410 64 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 12,244 63 | 7,135 53 | 10,668 90 | 10,217 77 | 14,026 54 |
| Real Estate, | - | 6,000 00 | - | 5,000 00 | - |

| | | | | | |
|--|--|--|--|--|--|
| Bills of banks in this, and of the other New England States, | 6,861 00 | 3,217 50 | 2,913 22* | 2,501 12* | 1,427 00 |
| Balances due from other banks, | - - | 16,881 54 | - - | 1,560 86 | - - |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 17,478 87 | - - | 17,002 00 | - - | 95,463 55 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 260,231 63 | 142,965 88 | 255,747 43 | 275,921 53 | 307,493 55§ |
| Total amount of the Resources of the bank, | 296,816 13 | 176,200 45 | 286,331 55 | 295,201 28 | 418,410 64 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00 | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 | April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00 | April, 1858, 4½ per cent., 6,750 00 October, 1858, 4½ per cent., 6,750 00 | April, 1858, 5 per cent., 7,500 00 October, 1858, 5 per cent., 7,500 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 3,540 26 | 13,371 85 | 6,033 35 | 14,000 00 | 50,616 39 |
| Amount of Debts due to the bank, secured by a pledge on its Stock, | - - | 1,800 00 | 2,200 00 | 2,100 00 | - - |
| Amount of Debts due and not paid, and considered doubtful, | 3,900 00 | - - | 2,566 49† | 382 30 | - - |

* Including checks.

† Probable loss on suspended paper, 50 per cent.

‡ "Estimated."

§ "Including loan to State, of \$7,500."

| | ROXBURY. | | WEYMOUTH. | WRENTHAM. | ATTLEBOROUGH. |
|--|--------------|--------------|--------------|--------------|---------------|
| | Peoples'. | Rockland. | | | |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$150,000 00 | \$100,000 00 |
| Amount of Bills in circulation of five dollars and upwards, | 62,220 00 | 41,800 00 | 57,450 00 | 39,700 00* | 33,500 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 16,926 00 | 22,774 00 | 17,657 00 | 19,800 00* | 12,806 00 |
| Net profits on hand, | 12,040 92 | 7,962 91 | 22,975 02 | 12,642 68 | 15,556 81 |
| Balances due to other banks, | - - | - - | - - | 2,348 71 | 1,002 24 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 167,455 39 | 81,847 14 | 51,399 77 | 7,260 57 | 11,157 92 |
| Cash deposited bearing interest, | - - | - - | - - | - - | - - |
| Total amount due from the bank, | 408,642 31 | 304,384 05 | 299,481 79 | 231,751 96 | 174,022 97 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 27,577 35 | 11,557 75 | 10,956 01 | 10,002 50 | 2,235 97 |
| Real Estate, | 2,500 00 | - - | 6,000 00 | 1,000 00 | 7,500 00 |

| | | | | | |
|--|---|--|---|--|---|
| Bills of banks in this, and of the other New England States, | 3,149 00 | 3,021 00 | 1,319 00 | 812 00 | 992 18 |
| Balances due from other banks, | - | 4,000 00 | 5,879 61 | - | - |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 75,444 50 | 26,064 01 | 38,022 63 | - | 18,943 25 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 299,971 46 | 259,741 29 | 237,304 54 | 219,937 46 | 144,351 57 |
| Total amount of the Resources of the bank, | 408,642 31 | 304,384 05 | 299,481 79 | 231,751 96 | 174,022 97 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00 11,489 92 | April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00 4,000 00 | April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00 18,817 05 | Nov., '57, 3½ per ct. 5,250 00 May, '58, 3 per ct., 4,500 00 15,319 85 | April, 1858, 3 per cent., 3,000 00 October, 1858, 3 per cent., 3,000 00 13,517 87 |
| Amount of Reserved Profits at the time of declaring the last dividend, | - | 1,900 00 | 400 00 | - | - |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 1,866 00 | 450 99 | 267 70 | 5,537 38 | 12,000 00 |

* Estimated.

| | FALL RIVER. | | | |
|--|--------------|--------------|--------------|--------------|
| | Fairhaven. | Fall River. | Massasoit. | Metacomet. |
| | | | | Wamsutta. |
| DUE FROM THE BANK. | | | | |
| Capital Stock, | \$300,000 00 | \$350,000 00 | \$200,000 00 | \$100,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 51,145 00 | 101,825 00 | 48,555 00 | 41,890 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 12,708 00 | 23,500 00 | 12,161 00 | 24,038 00 |
| Net profits on hand, | 5,108.79 | 52,760 91 | 27,535 43 | 4,057 81 |
| Balances due to other banks, | 190 51 | 1,186 84 | 760 62 | - - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 46,012 99 | 99,049 06 | 47,771 59 | 42,909 76 |
| Cash deposited bearing interest, | - - | - - | - - | - - |
| Total amount due from the bank, | 415,165 29 | 628,321 81 | 336,783 64 | 212,895 57 |
| RESOURCES OF THE BANK. | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 15,732 57 | 13,160 88 | 13,115 78 | 9,144 09 |
| Real Estate, | 3,000 00 | 8,000 00 | - - | - - |

| | | | | | |
|--|--|--|---|---|---|
| Bills of banks in this, and of the other New England States, | 319 00 | 9,088 20 | 5,373 50* | 7,837 79 | 2,021 48 |
| Balances due from other banks, | 12,500 10 | 10,421 37 | 1,878 20 | - - | - - |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 9,548 79 | 72,621 31 | 27,510 28 | 70,479 92 | 35,716 79 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 374,064 83 | 515,030 05 | 288,905 88 | 789,666 12 | 166,013 21 |
| Total amount of the Resources of the bank, . | 415,165 29 | 628,321 81 | 336,783 64 | 879,345 28 | 212,895 57 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3 per cent., 9,000 00 October, 1858, 3 per cent., 9,000 00 | April, 1858, 3 $\frac{3}{4}$ per cent., 12,000 00 October, 1858, 3 $\frac{3}{4}$ per cent., 12,000 00 | January, 1858, 3 per cent., 6,000 00 July, 1858, 3 per cent., 6,000 00 | January, 1858, 3 $\frac{1}{2}$ per cent., 21,000 00 July, 1858, 3 $\frac{1}{2}$ per cent., 21,000 00 | January, 1858, 2 per cent., 2,000 00 July, 1858, 3 per cent., 3,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 3,651 86 | 50,182 57 | 22,444 12 | 29,744 72 | 1,451 81 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 3,250 00 | 2,000 00 | 16,400 00 | - - | 2,000 00 |
| Amount of Debts due and not paid, and considered doubtful, | 1,500 00 | 3,000 00 | 7,000 00 | - - | - - |

* Including checks.

| | NEW BEDFORD. | | | | TAUNTON. |
|--|---------------------|--------------|--------------|--------------|-----------------|
| | Bedford Commercial. | Marine. | Mechanics'. | Merchants'. | |
| DUE FROM THE BANK. | | | | | Bristol County. |
| Capital Stock, | \$600,000 00 | \$600,000 00 | \$600,000 00 | \$600,000 00 | \$350,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 102,960 00 | 158,000 00 | 102,325 00 | 170,530 00 | 84,225 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 24,098 00 | 33,698 00 | 18,047 00 | 27,394 00 | 36,588 00 |
| Net profits on hand, | 20,149 13 | 42,233 75 | 23,000 76 | 58,875 25 | 46,522 40 |
| Balances due to other banks, | 30,050 69 | 4,206 14 | 292 55 | 7,565 74 | 754 40 |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 139,136 86 | 172,302 44 | 131,174 41 | 255,688 81 | 152,451 65 |
| Cash deposited bearing interest, | 31,891 59 | 30,834 74 | - - | 23,572 57 | - - |
| Total amount due from the bank, | 948,286 27 | 1,041,275 07 | 874,839 72 | 1,143,626 37 | 670,541 45 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 10,326 52 | 35,754 16 | 22,476 70 | 23,919 99 | 15,771 95 |
| Real Estate, | 16,800 00 | 11,283 00 | 9,000 00 | 10,000 00 | 10,000 00 |

| | | | | | |
|--|--|--|--|--|--|
| Bills of banks in this, and of the other New England States, | 4,904 87 | 2,707 00* | 2,085 00† | 631 00 | 6,489 00 |
| Balances due from other banks, | 47,043 33 | 39,394 88 | - - | 60,304 73 | 30,894 80 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | - - | - - | 68,238 44 | - - | - - |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, . . | 869,211 55 | 952,136 03 | 773,039 58 | 1,048,770 65 | 607,385 70 |
| Total amount of the Resources of the bank, . | 948,286 27 | 1,041,275 07 | 874,839 72 | 1,143,626 37 | 670,541 45 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3 per cent., 18,000 00 October, 1858, 3 per cent., 18,000 00 | April, 1858, 3½ per cent., 21,000 00 October, 1858, 3½ per cent., 21,000 00 | April, 1858, 3 per cent., 18,000 00 October, 1858, 3 per cent., 18,000 00 | April, 1858, 3½ per cent., 21,000 00 October, 1858, 3½ per cent., 21,000 00 | April, 1858, 4 per cent., 14,000 00 October, 1858, 4 per cent., 14,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 16,739 82 | 43,120 64 | 20,071 54 | 46,720 14 | 45,150 23 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 400 00 | 2,400 00 | - - | 1,400 00 | 500 00 |
| Amount of Debts due and not paid, and considered doubtful, | 128 55 | 4,065 41 | 8,750 00 | - - | 8,451 51 |

* Including New York.

† " Including New York City."

| | TAUNTON—Con. | | ABINGTON. | HINGHAM. | N. BRIDGEWATER. |
|--|--------------|--------------|--------------|--------------|-----------------|
| | Machinists'. | Taunton. | | | |
| DUE FROM THE BANK. | | | | | |
| Capital Stock, | \$200,000 00 | \$400,000 00 | \$150,000 00 | \$140,000 00 | \$100,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 61,245 00 | 100,560 00 | 67,100 00 | 80,895 00 | 60,825 00 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 25,585 00 | 44,010 00 | 22,254 00 | 18,164 00 | 18,154 00 |
| Net profits on hand, | 44,947 41 | 58,049 85 | 24,712 79 | 7,069 09 | 19,494 43 |
| Balances due to other banks, | — | 1,658 61 | — | — | — |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 56,368 30 | 153,583 88 | 23,819 07 | 32,563 18 | 38,242 09 |
| Cash deposited bearing interest, | — | — | — | — | — |
| Total amount due from the bank, | 388,145 71 | 757,862 34 | 287,885 86 | 278,691 27 | 236,715 52 |
| RESOURCES OF THE BANK. | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 9,619 38 | 21,744 62 | 8,268 91 | 17,002 95 | 5,560 79 |
| Real Estate, | — | 10,000 00 | 5,988 16 | 5,500 00 | — |

| | | | | | |
|--|------------|--|--|--|--|
| Bills of banks in this, and of the other New England States, | 598 00 | 47 00 | 721 00 | 1,446 19 | 6,947 00 |
| Balances due from other banks, | 7,708 86 | 3,066 17 | - - | 3,403 10 | - - |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 22,662 10 | 41,222 34 | 22,163 74 | 13,843 40 | 24,225 20 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 347,557 37 | 681,782 21 | 250,744 05* | 237,495 63 | 199,982 53 |
| Total amount of the Resources of the bank, | 388,145 71 | 757,862 34 | 287,885 86 | 278,691 27 | 236,715 52 |
| Rate and amount of Dividends since the last annual return, with dates, | - - | April, 1858, 4 per cent., 16,000 00 October, 1858, 4 per cent., 16,000 00 | April, 1858, 4 per cent., 6,000 00 October, 1858, 4 per cent., 6,000 00 | April, 1858, 3 per cent., 4,200 00 October, 1858, 3 per cent., 4,200 00 | April, 1858, 4 per cent., 4,000 00 October, 1858, 4 per cent., 4,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 25,413 26 | 55,095 82 | 20,000 00 | 4,642 41 | 16,207 14 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | - - | 3,725 00 | 500 00 | 1,800 00 | - - |
| Amount of Debts due and not paid, and considered doubtful, | 102,752 64 | 3,756 78 | 356 00 | 908 00 | - - |

* Including 50 shares Bank of Mutual Redemption Stock.

| | PLYMOUTH. | | | FALMOUTH. | | HARWICH. |
|--|--------------|--------------|--------------|--------------|-------------------|----------|
| | Old Colony. | Plymouth. | Wareham. | Falmouth. | Bank of Cape Cod. | |
| DUE FROM THE BANK. | | | | | | |
| Capital Stock, | \$207,325 00 | \$150,000 00 | \$100,000 00 | \$100,000 00 | \$150,000 00 | |
| Amount of Bills in circulation, of five dollars and upwards, | 68,930 00 | 114,420 00 | 62,955 00 | 29,550 00 | 115,750 00 | |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 16,729 00 | 27,629 00 | 12,194 00 | 4,199 00 | 24,501 00 | |
| Net profits on hand, | 16,754 97 | 5,935 94 | 19,254 80 | 8,189 37 | 8,276 04 | |
| Balances due to other banks, | - - | - - | - - | - - | - - | |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 48,412 40 | 43,976 83 | 38,635 78 | 5,257 46 | 13,737 68 | |
| Cash deposited bearing interest, | 11,663 80* | 2,044 90 | 6,000 00 | - - | - - | |
| Total amount due from the bank, | 369,815 17 | 344,006 67 | 239,039 58 | 147,195 83 | 312,264 72 | |
| RESOURCES OF THE BANK. | | | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 13,605 25 | 5,943 65 | 4,544 12 | 3,715 35 | 8,838 48 | |
| Real Estate, | 2,500 00 | 2,500 00 | 5,000 00 | 4,400 00 | 3,625 81 | |

| | | | | | |
|--|--|--|--|------------|---|
| Bills of banks in this, and of the other New England States, | 703 50† | 3,486 14 | 11,560 00 | 1,703 00 | 2,788 00 |
| Balances due from other banks, | 25,000 00 | 8,396 99 | — | 2,000 00 | 28,381 00 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 21,173 25 | 23,555 41 | 18,849 67 | 5,714 73 | — |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 306,833 17 | 300,124 48 | 199,085 79 | 129,662 75 | 268,631 43 |
| Total amount of the Resources of the bank, | 369,815 17 | 344,006 67 | 239,039 58 | 147,195 83 | 312,264 72 |
| Rate and amount of dividends since the last annual return, with dates, | Apr., '58, 4 per ct. on \$150,000 00 6,000 00 October, 1858, 3½ per cent., on \$197,200 00 6,902 00 15,874 57 | October, 1858, 3 per cent., 4,500 00 April, 1858, 3 per cent., 4,500 00 9,737 28 | January, 1858, 3 per cent., 3,000 00 July, 1858, 3 per cent., 3,000 00 17,424 82 | — | April, 1858, 4 per cent., 6,000 00 October, 1858, 3½ per cent., 5,250 00 7,530 88 |
| Amount of Reserved Profits at the time of declaring the last dividend, | — | — | — | 9,699 47 | 5,660 00 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | — | 1,400 00 | — | 1,700 00 | — |
| Amount of Debts due and not paid, and considered doubtful, | 3,500 00 | 2,000 00 | — | 12,750 00 | — |

* By savings bank.

† Including checks.

| | PROVINCETOWN. | YARMOUTH. | EDGARTOWN. | NANTUCKET. |
|--|---------------|--------------|-------------------|--------------|
| | Provincetown. | Barnstable. | Marthas Vineyard. | Pacific. |
| DUE FROM THE BANK. | | | | |
| Capital Stock, | \$100,000 00 | \$350,000 00 | \$100,000 00 | \$200,000 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 81,225 00 | 202,005 00* | 56,530 00 | 92,175 00 |
| Amount of Bills in circulation, of a smaller denomination than five dollars, | 18,698 00 | 26,802 00* | 8,647 00 | 20,096 00 |
| Net profits on hand, | 5,240 96 | 48,158 80 | 10,978 81 | 46,153 58 |
| Balances due to other banks, | - - | - - | - - | - - |
| Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, | 27,988 91 | 57,617 18 | 27,787 24 | 119,674 73 |
| Cash deposited bearing interest, | - - | - - | - - | - - |
| Total amount due from the bank, | 233,152 87 | 684,612 98 | 203,943 05 | 478,099 31 |
| RESOURCES OF THE BANK. | | | | |
| Gold, Silver, and other coined metals in its banking-house, | 7,840 94 | 20,638 74 | 3,559 65 | 13,809 10 |
| Real Estate, | 3,000 00 | 2,000 00 | 5,000 00 | 10,000 00 |

| | | | | |
|--|--|--|--|--|
| Bills of banks in this, and of the other New England States, | 103 00 | 792 00 | 269 00 | 10,485 00 |
| Balances due from other banks, | 43,626 00 | 29,540 72 | 4,493 15† | 42,134 70 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest, | 13,633 94 | 38,100 52 | 19,085 67 | 23,160 25 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 164,948 99 | 593,541 00 | 171,535 58 | 378,510 26 |
| Total amount of the Resources of the bank, | 233,152 87 | 684,612 98 | 203,943 05 | 478,099 31 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1858, 3½ per cent., 3,500 00 October, 1858, 3½ per cent., 3,500 00 | April, 1858, 4 per cent., 14,000 00 October, 1858, 4 per cent., 14,000 00 | April, 1858, 3 per cent., 3,000 00 October, 1858, 3 per cent., 3,000 00 | April, 1858, 4 per cent., 8,000 00 October, 1858, 4 per cent., 8,000 00 |
| Amount of Reserved Profits at the time of declaring the last dividend, | 4,286 40 | 45,772 02 | 10,205 47 | 45,594 66 |
| Amount of Debts due to the bank, secured by a pledge on its stock, | 4,390 00 | 2,440 00 | - - | 500 00 |
| Amount of Debts due and not paid, and considered doubtful, | - - | 1,455 00 | - - | 3,500 00 |

* Estimated.

† Bearing interest.

A G G R E G A T E .

| DUE FROM THE BANKS. | 36 Banks in Boston. | | | 138 Banks out of Boston. | | Total—174 Banks. |
|---|---------------------|--|--|--------------------------|--|------------------|
| | | | | | | |
| Capital Stock, | \$33,072,500 00 | | | \$28,747,325 00 | | \$61,819,825 00 |
| Amount of Bills in circulation, of five dollars and upwards, | 6,128,628 50 | | | 10,584,315 00 | | 16,712,943 50 |
| Amount of Bills in circulation of a smaller denomination than five dollars, | 1,013,767 25 | | | 3,112,727 25 | | 4,126,494 50 |
| Net profits on hand, | 3,263,943 12 | | | 2,767,887 19 | | 6,031,830 31 |
| Balances due to other banks, | 7,346,856 00 | | | 307,378 85 | | 7,654,234 85 |
| Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted, | 22,170,870 92 | | | 8,367,282 28 | | 30,538,153 20 |
| Cash deposited bearing interest, | 1,239,338 94 | | | 298,514 22 | | 1,537,853 16 |
| Total amount due from the banks, | 74,235,904 73 | | | 54,185,429 79 | | 128,421,334 52 |
| RESOURCES OF THE BANKS. | | | | | | |
| Gold, Silver, and other coined metals in their banking-houses, | 9,230,241 62 | | | 1,882,474 10 | | 11,112,715 72 |
| Real Estate, | 879,262 31 | | | 705,622 56 | | 1,584,884 87 |

| | | | |
|---|--|--|--|
| Bills of banks in this, and of the other New England States, | 4,452,311 54 | 481,116 40 | 4,933,427 94 |
| Balances due from other banks, | 3,973,265 35 | 2,393,456 06 | 6,366,721 41 |
| Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,* | — | 2,820,524 36 | 2,820,524 36 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other banks, | 55,700,710 93 | 45,902,236 31 | 101,602,947 24 |
| Total amount of the Resources of the banks, | 74,235,791 75† | 54,185,429 79 | 128,421,221 54‡ |
| Rate and amount of Dividends since the last annual returns, with dates,† | April, 1858, 1,171,500 00 October, 1858, 1,141,500 00 | April, 1858, 1,023,825 71 October, 1858, 993,327 00 | Nov., 1857, \ 21,750 00 April, 1858, 2,195,325 71 § October, 1858, 2,134,827 00 |
| Amount of Reserved Profits at the time of declaring the last dividends, | 2,853,807 08 | 2,559,860 05 | 5,413,667 13 |
| Amount of Debts due to the banks, secured by a pledge on their stock, | 393,477 56 | 362,787 29 | 756,264 85 |
| Amount of Debts due and not paid, and considered doubtful, | 335,538 29 | 687,093 00 | 1,022,631 29 |

* This refers only to banks out of Boston.

† For rate of dividends see statement on page 76.

‡ For difference in Aggregates see Return of Bank of Mutual Redemption.

§ Includes dividends made in January, April, May, &c.

|| Includes dividends made in July and September.

The following banks have failed to return correct answers to the questions—"Balances due from other banks," and "Amount of balances, &c., for redemption of bills"—the amount returned by them including both:—Bass River, Naumkeag, Cambridge City, Cambridge Market, Hopkinton, Railroad, Conway, Monson, Chicopee, Mattapan, Bedford Commercial, Marine, Merchants', New Bedford and Bristol County.

Average dividend of 34 banks in Boston, in April, 1858, (dividend paid on \$31,560,000 capital,) is $3\frac{71}{100}$ per cent.

Average dividend of 34 banks, in October, 1858, (dividend paid on \$31,560,000 capital,) is $3\frac{62}{100}$ per cent.

Average dividend of 133 banks out of Boston, in April, 1858, (dividend paid on \$27,815,012 capital,) is $3\frac{68}{100}$ per cent.

Average dividend of 130 banks, in October, 1858, (dividends paid on \$27,287,200 capital,) is $3\frac{64}{100}$ per cent.

Average dividend of 167 banks in and out of Boston, in April, 1858, (dividends paid on \$59,375,012 capital,) is $3\frac{70}{100}$ per cent.

Average dividend of 164 banks, in October, 1858, (dividends paid on \$58,847,200 capital,) is $3\frac{63}{100}$ per cent.

Percentage of dividend on total banking capital (\$60,125,012) of 172 banks, in April, is $3\frac{65}{100}$ per cent.

Percentage of dividend on total banking capital (\$61,809,700) of 174 banks, in October, is $3\frac{45}{100}$ per cent.

The Bass River, Salem, Worcester County, Machinists' and Falmouth Banks, representing a capital of \$750,000, made no dividends in 1858. The Bank of Brighton and the Wrentham, none in October.

The Capital Stock of the following Banks was increased at the Session of 1857. Certificates of additional payments have been made as follows :—

| | |
|--|-------------|
| Agawam, Springfield, April 28, 1858, (all paid in,) | \$50,000 00 |
| City, Worcester, Nov. 10, 1857, (all paid in,) | 36,000 00 |
| Conway, May 19, 1858, (all paid in,) | 25,000 00 |
| Hampshire Manufacturers', Ware, Nov. 12, 1857, (all paid in,) . | 50,000 00 |
| Hopkinton, Jan. 4, 1858, \$10,000; April 12, \$13,200; April 29, \$26,800, (all paid in,) | 50,000 00 |
| Lynn Mechanics', Dec. 18, 1857, (all paid in,) | 50,000 00 |
| Woburn, Dec. 19, 1857, \$25,950; April, 30, 1858, \$45,050, (all paid in,) | 71,000 00 |
| Old Colony, Plymouth, May 31, 1858, | 25,000 00 |

NOTE.—By reason of different interpretations of the requirements contemplated in the Blank Return prescribed by law much incongruity prevails, and it is found necessary in some cases to seek explanation of the bank officers.

The failure to attain uniformity of "statement" may in a few instances be attributed to inadequateness of perception on the part of those making the return; but while this is true, it is not to be denied that there is good ground for difference of opinion in regard to the intent and meaning of some of the interrogatories. The thirteenth and fourteenth questions may be cited as liable to misconstruction; they certainly might be made clearer by amendment. The seventeenth, also, requiring the "amount of reserved profits *at* the time of declaring the last dividend," is construed by some to have reference to the sum of accumulated profits before and at the time of declaring the dividend; and by others, correctly, to mean the balance of "*reserved profits*" on hand after *deducting* the dividend.

It would seem that the meaning of questions embraced in the Blank Return should be so apparent that but one construction could attach; conceding this as self-evident, an examination of the present requirements will clearly show the desirableness of a careful revision of the form of blank.

The following Table shows the Aggregate of the Banks in 1857:—

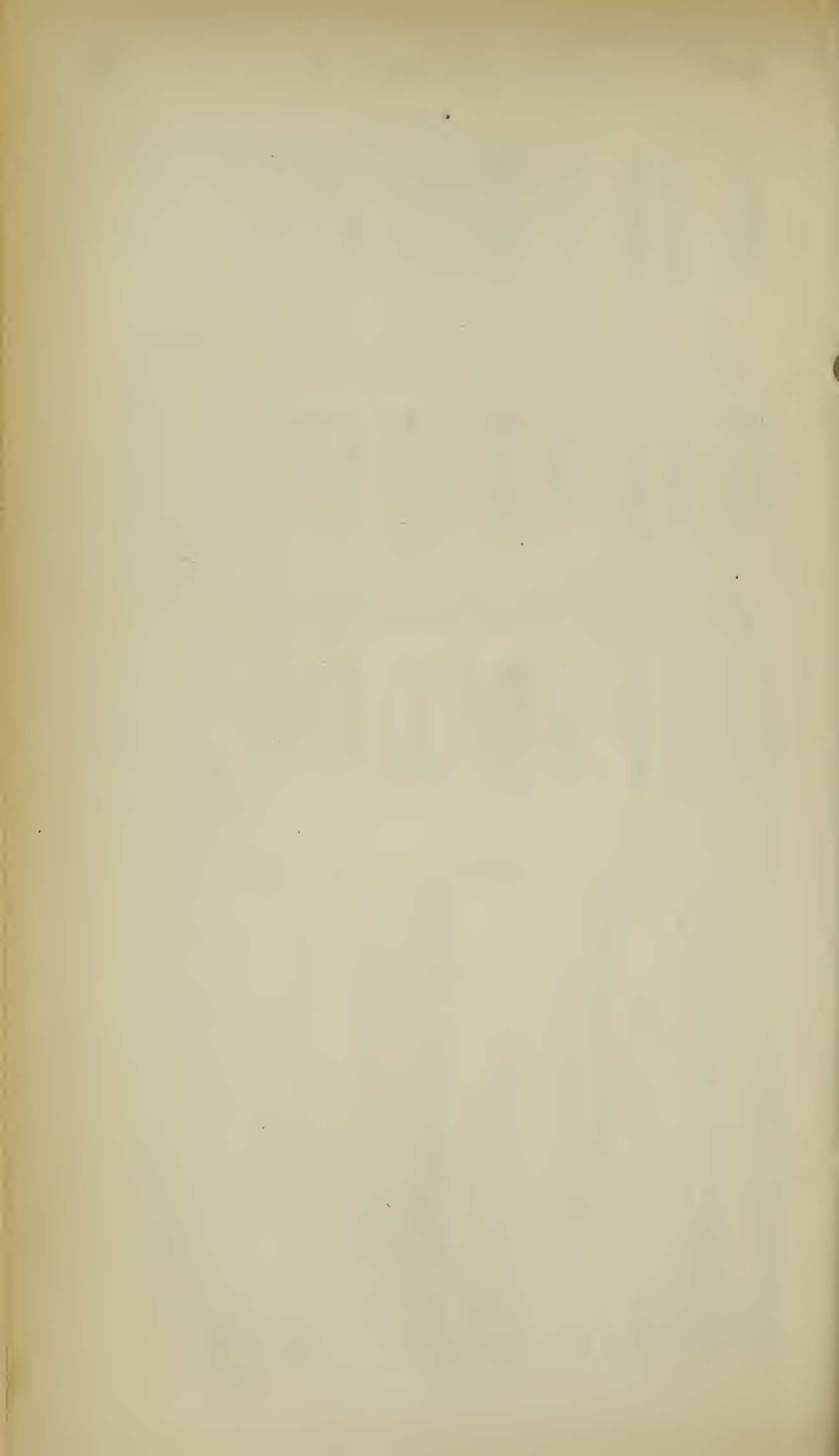
| DUE FROM THE BANKS. | 36 Banks in Boston. | | | 137 Banks out of Boston. | | | Total—173 Banks. | | |
|---|---------------------|--|-----------------|--------------------------|--|-----------------|------------------|--|-----------------|
| | | | | | | | | | |
| Capital Stock paid in, | | | \$31,960,000 00 | | | \$28,359,720 00 | | | \$60,319,720 00 |
| Bills in circulation, | | | 6,800,591 75 | | | 11,304,235 50 | | | 18,104,827 25 |
| Net profits on hand, | | | 3,322,140 98 | | | 2,759,748 22 | | | 6,081,889 20 |
| Balances due to other banks, | | | 3,581,055 98 | | | 525,638 53 | | | 4,106,694 51 |
| Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted, | | | 12,366,997 74 | | | 5,264,193 13 | | | 17,631,190 87 |
| Cash deposited bearing interest, | | | 984,224 65 | | | 359,723 72 | | | 1,343,948 37 |
| Total amount due from the banks, | | | 59,015,011 10 | | | 48,573,259 10 | | | 107,588,270 20 |
| RESOURCES OF THE BANKS. | | | | | | | | | |
| Gold, Silver and other coined metals in their banking-houses, | | | 2,623,756 00 | | | 987,341 45 | | | 3,611,097 45 |
| Real Estate, | | | 901,970 47 | | | 706,642 97 | | | 1,608,613 44 |
| Bills of banks in this, and of the other New England States, | | | 3,989,881 35 | | | 395,768 85 | | | 4,385,650 20 |

| | | | |
|--|--------------------------------|-------------------------------|----------------------------------|
| Balances due from other banks, | 2,856,230 22 | 2,665,858 75 | 5,522,088 97 |
| Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks, | 48,643,173 06 | 43,815,399 17 | 92,458,572 23 |
| Total amount of the Resources of the banks, | 59,015,011 10 | 48,571,011 19* | 107,586,022 29 |
| Rate and amount of Dividends since the last annual return, with dates, | April, 1857, 1,229,100 00 | April, 1857, 1,080,885 00 | Oct. and Nov. 1856, 29,750 00 |
| | October, 1857, 1,204,350 00 | October, 1857, 890,800 00† | April, 1857, 2,309,985 00 |
| Amount of Reserved Profits at the time of declaring the last dividends, | 3,041,513 83 | 2,486,911 13 | October, 1857, 2,095,150 00 |
| Amount of Debts due to the banks, secured by a pledge on their stock, | 355,991 25 | 327,912 52 | 5,528,424 96 |
| Amount of Debts due and not paid, and considered doubtful, | 269,445 61 | 451,484 87‡ | 683,903 77 |
| | | | 720,930 48‡ |

* For difference in Aggregates, see Return of Worcester County Bank.

† Add to the above \$21,750, returned in 1858, being amount of dividends made by Pynehon, Dedham and Wrentham Banks in November, 1857.

‡ Of which amount \$42,126.40 is "not considered doubtful."



CONDITION
OF THE
INSTITUTIONS FOR SAVINGS
IN MASSACHUSETTS,
ON THE
LAST SATURDAY OF OCTOBER,
1858.



The official circular, requiring Returns from the Savings Banks, was issued by the Governor on the fifteenth day of November, and had reference to their condition on the last Saturday, being the thirtieth day of October, 1858.

All the Returns have been received.

| | BOSTON. | | | CHELSEA. | ANDOVER. |
|--|---------------------------------------|-----------------------|------------------------------|--------------------------|--------------------------|
| | Provident Institution for Savings. | Suffolk Savings Bank. | East Boston Savings Bank. | Chelsea Savings Bank. | Andover Savings Bank. |
| Number of Depositors, | 28,635 | 8,561 | 461 | 893 | 1,115 |
| Amount of Deposits, | \$5,906,843 49 | \$2,325,674 76 | \$102,496 53 | \$39,566 23 | \$265,208 35 |
| Public Funds, | 227,520 00 | 184,765 95 | - | - | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 1,068,480 00 | 266,250 00 | 23,271 87 | 13,000 00 | 33,000 00 |
| Loans on bank stock, | 20,500 00 | 5,000 00 | 8,600 00 | - | 900 00 |
| Deposits in banks, bearing interest, | 200,000 00 | 100,000 00 | 805 05 | 944 46 | 759 41 |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | - | 6,000 00 | - | - | - |
| Invested in real estate, | 53,034 83 | - | - | - | 1,928 60 |
| Loans in mortgage of real estate, | 2,209,463 50 | 898,000 00 | 38,000 00 | 21,855 00 | 132,269 37 |
| Loans to county or town, | 564,500 00 | - | - | 5,500 00 | 20,500 00 |
| Loans on personal security, | 1,355,000 00 | 875,046 25 | 34,590 00 | - | 74,874 33 |

| | | | | | |
|---|----------------------------|---------------------------|--------------------------|--------------------------|---------------------------|
| Cash on hand, | 367,695 10 | 53,462 40 | 1,124 55 | 944 46 | 976 64 |
| Rate and amount of ordinary Dividend for last year, | 4 per cent., 211,098 70 | 4 per cent., 82,428 63 | 5 per cent., 3,861 00 | 5 per cent., 1,500 06 | 5 per cent., 13,185 46 |
| Average annual per cent. of Dividends of last five years, | 8 per cent. | 7 per cent. | 8 per cent. | 5 per cent. | 7 per cent. |
| Annual Expenses of the institution, | 23,423 85 | 10,112 68 | 720 00 | 117 47 | 575 00 |

Provident Institution for Savings in Boston.—Public Funds.—Massachusetts Scrip, \$227,520. The Bank Stock is owned as follows:—Atlantic, \$21,500; Atlas, 22,500; Boston, 35,000; Columbian, 32,100; City, 31,500; Eagle, 31,500; Globe, 31,500; Granite, 34,000; Hamilton, 22,500; Hide and Leather, 30,000; Massachusetts, 22,500; Merchants, 130,000; Market, 36,400; New England, 23,900; North, 23,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers, 50,000; Tremont, 56,200; Union, 31,200; Washington, 33,700; Webster, 300,000.
Loans on Bank Stock are—90 shares Merchants', \$4,000; 100 shares Tremont, 9,000; 100 shares Market, 5,000; 30 shares Dedham, 2,500.
Deposits in Banks bearing interest are—Boston, \$50,000; Columbian, 100,000; Tremont, 50,000.

Suffolk Savings Bank, for Seamen and others.—Public Funds.—City of Boston, \$103,000; City of Roxbury, 40,765 95; Massachusetts Scrip, 31,000; United States Scrip, 10,000. The Bank Stock is owned as follows:—150 shares Market, \$10,500; 208 shares Atlas, 20,800; 150 shares Washington, 15,000; 100 shares Hamilton, 10,000; 175 shares State, 10,500; 150 shares Shoe and Leather Dealers, 15,000; 200 shares Bank of Commerce, 20,000; 100 shares Union, 10,000; 113 shares Bank of North America, 11,300; 83 shares Merchants, 8,300; 250 shares Columbian, 25,000; 20 shares Massachusetts, 5,000; 275 shares Webster, 37,500; 50 shares Railroad, 3,750; 11 shares New England, 1,100;

100 shares Granite, 10,000; 175 shares Bay State, 17,500; 150 shares City, 15,000; 100 shares Shawmut, 10,000; 100 shares Hide and Leather, 10,000.
Loan on Bank Stock is—70 shares Suffolk, \$5,000.
Deposit in Bank bearing interest is—Columbian, \$100,000.
Loan on Railroad Stock is—130 shares Fitchburg, \$6,000.

East Boston Savings Bank.—The Bank Stock is owned as follows:—27 shares Merchants', \$2,771.87; 30 shares Webster, 3,000; 25 shares National, 2,500; 100 shares Maverick, 10,000; 50 shares Bank of North America, 5,000.
Loan on Bank Stock is—97 shares Maverick, \$8,600.

Chelsea Savings Bank.—The Bank Stock is owned as follows:—30 shares Tradesman's, \$3,000; 10 shares North, 1,000; 20 shares Howard Banking Company, 2,000; 20 shares Eliot, 2,000; 10 shares Bank of Commerce, 1,000; 20 shares National, 2,000; 10 shares Exchange, 1,000; 10 shares Bank of North America, 1,000.
Deposit in Bank bearing interest is—Tradesman's, \$944.46.

Andover Savings Bank.—The Bank Stock is owned as follows:—Andover, \$11,000; Bay State, 5,000; Webster, 5,000; Granite, 6,000; Blackstone, Boston, 6,000.
Loan on Bank Stock is—10 shares Andover, \$900.
Deposit in Bank bearing interest is—Andover, \$759.41.

| | DANVERS. | GLOUCESTER. | HAVERHILL. | LAWRENCE. | LYNN. |
|---|-----------------------|------------------------|-------------------------|---------------------|-------------------------------|
| | Danvers Savings Bank. | Cape Ann Savings Bank. | Haverhill Savings Bank. | Essex Savings Bank. | Lynn Institution for Savings. |
| Number of Depositors, | 1,188 | 618 | 3,145 | 1,427 | 1,807 |
| Amount of Deposits, | \$215,407 40 | \$81,237 29 | \$583,432 21 | \$240,155 65 | \$248,206 08 |
| Public Funds, | - | - | - | 5,000 00 | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 76,576 67 | 50,699 83 | 178,300 00 | 68,000 00 | 28,000 00 |
| Loans on bank stock, | 3,880 00 | - | 62,350 00 | 3,700 00 | 17,840 00 |
| Deposits, in banks, bearing interest, | - | - | - | - | 22,800 00 |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | - | - | 1,350 00 | - | - |
| Invested in real estate, | - | - | - | - | - |
| Loans in mortgage of real estate, | 58,500 00 | 21,475 00 | 329,970 00 | 111,710 00 | 109,164 00 |
| Loans to county, or town, | 29,975 00 | 8,500 00 | 19,500 00 | 4,000 00 | 62,060 00 |
| Loans on personal security, | 27,564 00 | 3,600 00 | 12,350 00 | 36,300 00 | 21,275 00 |

| | | | | | |
|--|--------------------------|--------------------------|---------------------------|--------------------------|---------------------------|
| Cash on hand, | 18,911 73 | 1,182 60 | 14,812 21 | 14,417 50 | 311 38 |
| Rate and amount of ordinary Dividend for last year, | 5 per cent., 9,420 93 | 5 per cent., 3,456 99 | 5 per cent., 27,385 37 | 4 per cent., 8,580 95 | 5 per cent., 10,931 76 |
| Average annual per cent. of dividends, of last five years, | 7 per cent. | 8 per cent. | 6½ per cent. | 7½ per cent. | 6½ per cent. |
| Annual Expenses of the institution, | 750 00 | 220 00 | 1,331 39 | 408 28 | 591 45 |

Danvers Savings Bank.—The Bank Stock is owned as follows:—Exchange, Boston, \$8,000; Washington, 6,000; Tremont, 1,300; Bank of North America, 2,200; National, 5,000; Bank of Commerce, 8,000; Asiatic, 20,010; Naumkeag, 500; Commercial, 666.67; Rockport, 1,000; Warren, 5,600; Village, 18,300.
Loan on Bank Stock is—44 shares Village, \$3,880.

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—66 shares Gloucester, \$6,990.50; 37 shares Tremont, 3,666; 41 shares Exchange, 4,185.70; 10 shares Cape Ann, 1,000; 30 shares Bank of Commerce, 3,015.25; 25 shares Grocers', 2,455; 7 shares Merchants', 711.25; 5 shares Webster, 512.50; 43 shares Rockport, 4,486.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard Banking Company, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,280; 18 shares Eagle, 1,957.50.

Haverhill Savings Bank.—The Bank Stock is owned as follows:—Haverhill, \$24,000; Essex, 16,700; Blackstone, Boston, 10,000; Shawmut, 8,700; Maverick, 5,000; Columbian, 3,000; National, 20,000; Merrimack, 13,500; Howard Banking Company, 10,000; North, 7,400; Faneuil Hall, 4,000; Eagle, 2,700; Shoe and Leather Dealers', 800; Bank of North America, 20,000; Exchange, Boston, 12,000; Webster, 10,000; Atlas, 5,000; Andover, 3,200; Bay State, 2,000; State, 600.
Loans on Bank Stock are—Mechanics', Boston, \$14,300; Union, Haverhill, 7,750;

National, 4,500; Merchants', Boston, 900; Blackstone, Boston, 600; Haverhill, 9,750; Malden, 6,000; Bunker Hill, 1,150; Atlas, 720; Abington, 600; Essex, 9,000; Exchange, Boston, 4,800; Faneuil Hall, 1,050; Merrimack, 700; Union, Boston, 530.
Loans on Railroad Stock are—Taunton Branch, \$850; Boston and Worcester, 500.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent. Scrip, \$5,000. The Bank Stock is owned as follows:—200 shares Bay State, \$20,000; 150 shares Webster, 15,000; 75 shares Merchants', Boston, 7,500; 50 shares Tremont, 5,000; 20 shares Shawmut, 2,000; 60 shares Suffolk, 6,000; 10 shares Union, Boston, 1,000; 40 shares Bank of Commerce, 4,000; 75 shares Bank of North America, 7,500.
Loans on Bank Stock are—40 shares Bay State, \$2,800; 10 shares Pemberton, 900.

Lynn Institution for Savings.—The Bank Stock is owned as follows:—100 shares Lynn Mechanics', \$10,000; 30 shares Laughton, 3,000; 10 shares City, Lynn, 1,000; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, Boston, 2,000; 50 shares Columbian, 5,000; 50 shares Hide and Leather, 5,000.
Loans on Bank Stock are—30 shares Howard Banking Company, \$2,500; 20 shares Shoe and Leather Dealers', 1,800; 10 shares Exchange, Boston, 900; 85 shares Laughton, 5,800; 15 shares City, Lynn, 1,100; 43 shares Lynn Mechanics', 3,340; 22 shares Woburn, 2,000; 5 shares Worcester, 400.
Deposit in Bank bearing interest is—Lynn Mechanics', \$22,800.

| | NEWBURYPORT. | ROCKPORT. | SALEM. | SALISBURY. | CAMBRIDGE. |
|---|--|---------------------------|---------------------|--|--------------------------------------|
| | Institution for Savings in Newburyport and its Vicinity. | Rockport Savings Bank. | Salem Savings Bank. | Provident Institution for Savings in the towns of Salisbury and Amesbury. | Savings Institution in Cambridge. |
| Number of Depositors, | 5,836 | 238 | 8,981 | 1,521 | 1,362 |
| Amount of Deposits, | \$1,306,677 28 | \$17,551 59 | \$1,959,090 33 | \$276,950 26 | \$247,936 42 |
| Public Funds, | - - | - - | 189,888 69 | 15,000 00 | - - |
| Loans on public funds, | - - | - - | - - | - - | - - |
| Bank Stock, | 442,800 00 | 12,900 00 | 191,561 80 | 80,220 00 | 6,700 00 |
| Loans on bank stock, | 2,710 00 | - - | 99,100 00† | 4,500 00 | 8,800 00 |
| Deposits, in banks, bearing interest, | 11,338 00 | - - | 99,007 55 | 4,332 00 | - - |
| Railroad Stock, | 56,514 00* | - - | 46,100 00 | - - | - - |
| Loans on railroad stock, | 300 00 | - - | 5,000 00 | - - | - - |
| Invested in real estate, | 3,000 00 | - - | - - | 4,900 00 | - - |
| Loans in mortgage of real estate, | 312,904 54 | 3,725 00 | 259,078 07 | 47,281 00 | 177,391 02 |
| Loans to county, or town, | 191,800 00 | - - | 474,063 90 | 54,800 00 | 10,000 00 |
| Loans on personal security, | 264,436 34† | - - | 592,074 05 | 67,111 00 | 41,427 75 |

| | | | | | |
|--|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Cash on hand, | 33,139 84 | 1,200 08 | 3,216 27 | 8,420 99 | 3,617 65 |
| Rate and amount of ordinary Dividend for last year, | 6 per cent., 72,677 28 | 5 per cent. | 5 per cent., 85,973 03 | 6 per cent., 15,042 38 | |
| Average annual per cent. of dividends, of last five years, | 6 per cent. | 6 $\frac{2}{3}$ per cent. | 6 $\frac{1}{2}$ per cent. | 6 $\frac{1}{2}$ per cent. | 5 per cent. |
| Annual Expenses of the institution, | 2,808 20 | 70 00 | 3,500 00 | 475 00 | 7 $\frac{1}{2}$ per cent. |

12

Institution for Savings in Newburyport and Vicinity.—The Bank Stock is owned as follows:—Atlas, \$25,000; Atlantic, 12,200; Boston, 11,850; Bank of Commerce, 15,700; City, Boston, 10,200; Columbian, 20,000; Eagle, 16,300; Exchange, Boston, 10,000; Faneuil Hall, 12,800; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Massachusetts, 8,250; Maverick, 2,500; Merchants', Boston, 34,200; New England, 5,000; North, 12,200; Shoe and Leather Dealers', 15,600; State, 1,740; Suffolk, 2,200; Traders', 24,100; Tremont, 20,900; Union, Boston, 20,800; Washington, 30,300; Webster, 5,000; Mechanics', Newburyport, 20,500; Merchants', Newburyport, 45,710; Ocean, 5,250; Gloucester, 6,000.

Loans on Bank Stock are—22 shares Union, Haverhill, \$1,850; 7 shares Mechanics', Newburyport, 500; 8 shares Ocean, 360.

Deposit in Bank bearing interest is—Ocean, \$11,338.

The Railroad Stock is owned as follows:—50 shares Boston and Maine; 200 shares Fitchburg; 160 shares Boston and Worcester; and 20 shares Lowell, valued at \$36,250; also 8 shares East Boston Ferry Company, valued at \$204; 20 shares Fifty Associates' Corporation, 20,600.

Loan on Railroad Stock is—5 shares Fitchburg, \$300.

Rockport Savings Bank.—The Bank Stock is owned as follows:—10 shares Howard Banking Company, \$1,000; 15 shares National, 1,500; 15 shares Webster, 1,500; 8 shares Blackstone, Boston, 800; 10 shares Tremont, 1,000; 10 shares Hyde and Leather, 1,000; 13 shares Rockport, 1,300; 10 shares Village, 1,000; 4 shares Gloucester, 400; 3 shares Bass River, 300; 10 shares Bank of Cape Ann, 1,000; 6 shares Granite, 600; 15 shares Bank of Commerce, 1,500.

Salem Savings Bank.—Public Funds—Massachusetts 5 per cent., \$30,000; Maine 6 per cent., 1,000; Ohio 6 per cent., 78,669 37; Pennsylvania 5 per cent., 80,219 32. The Bank Stock is owned as follows:—Exchange, \$4,133 33; Marblehead, 2,000; Asinetic, 7,470; Commercial, 3,200; Columbian, 21,000; City, 10,500; Salem, 3,600; Beverly, 625; Merchants', 40,533 47; Bank of Commerce, 60,000; Tremont, 12,500; Metropolitan, 11,000; Hyde and Leather, 15,000.

Deposit in Bank bearing interest is—Merchants', \$99,007 55.

* Railroad Stock owned includes 8 shares East Boston Ferry Company, \$204, and 20 shares Fifty Associates' Corporation, \$20,000.

† Included in "Loans on Personal Security," is an annuity in trust in Massachusetts Hospital Life Insurance Company, of \$5,026 34; Loans to Corporation, \$55,530; and on pledge of Stocks, \$6,900.

Loans on Bank Stock are—Exchange, Boston, \$9,000; Commercial, 700; Shoe and Leather Dealers', 1,400; Exchange and Rockland, 4,500; Merchants' and New England, 3,500; National and Commercial, 5,000.

Loans to Banks—Commercial, \$20,000; Warren, 15,000; Danvers, 20,000; Merri-

mac, 20,000.

The Railroad Stock is owned as follows:—Portland, Saco and Portsmouth, \$33,100; Boston and Worcester Bonds, 10,000.

Loan on Railroad Stock is—Eastern, \$5,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—Massachusetts 6 per cent., \$15,000. The Bank Stock is owned as follows:—81 shares Tremont, \$3,100; 10 shares Howard Banking Company, 1,000; 30 shares Blackstone, Boston, 3,000; 41 shares Grocers', 400; 25 shares Union, Boston, 2,500; 25 shares Eagle, 2,500; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 52 shares State, 3,120; 15 shares Atlantic, 1,500; 45 shares Webster, 4,000; 25 shares Elliot, 2,500; 38 shares Suffolk, 3,800; 25 shares Columbian, 2,500; 50 shares Exchange, Boston, 5,000; 20 shares Doyls, ton, 2,000; 15 shares New England, 1,500; 25 shares Atlas, 2,500; 10 shares City, Boston, 1,000; 25 shares Shoe and Leather Dealers', 2,500; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 12 shares Granite, 1,200; 8 shares Traders', 800; 45 shares Merchants', Boston, 4,500; 40 shares Bank of Commerce, 4,000; 30 shares Hyde and Leather, 3,000; 42 shares Railroad, 3,150; 50 shares Powow River, 5,000; 45 shares Bay State, 4,500.

Loan on Bank Stock is—50 shares Howard Banking Company, \$4,500.

Deposit in Bank bearing interest is—Powow River, \$4,332.

Savings Institution in Cambridge.—The Bank Stock is owned as follows:—20 shares Bank of Commerce, \$2,044; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 15 shares Lechmere, 1,500.

Loans on Bank Stock are—26 shares Charles River, \$2,300; 20 shares Merrimack, 10 shares City, and 1 share Union, 2,300; 20 shares Lechmere, 1,700; 20 shares Fitchburg, 500; 25 shares New England, 2,000.

Fifty Associates' Corporation, \$20,000.

Massachusetts Hospital Life Insurance Company, of \$5,026 34; Loans to Corporation, \$55,530; and on Bank Stock include \$75,000 loaned to Banks.

| | CAMBRIDGEPORT. | CHARLESTOWN. | CONCORD. | FRAMINGHAM. | LOWELL. |
|---|-----------------------------|---------------------------------|------------------------------------|--------------------------|-------------------------------|
| | Cambridgeport Savings Bank. | Warren Institution for Savings. | Middlesex Institution for Savings. | Framingham Savings Bank. | City Institution for Savings. |
| Number of Depositors, | 429 | 4,037 | 2,151 | 729 | 4,419 |
| Amount of Deposits, | \$58,558 63 | \$982,716 85 | \$514,467 44 | \$142,207 86 | \$1,152,288 31 |
| Public Funds, | - | 50,000 00 | - | - | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 12,095 33 | 38,179 00 | 158,700 00 | 26,200 00 | 170,700 00 |
| Loans on bank stock, | - | 5,175 00 | 20,580 00 | 19,250 00 | 47,400 00 |
| Deposits, in banks, bearing interest, | 1,500 00 | - | - | - | 49,000 00 |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | - | 8,450 00 | 7,900 00 | - | - |
| Invested in real estate, | - | - | - | 1,500 00 | - |
| Loans in mortgage of real estate, | 17,243 60 | 682,383 00 | 234,500 00 | 45,541 50 | 384,950 00 |
| Loans to county, or towns, | 14,500 00 | 122,175 00 | 88,435 00 | 34,450 77 | 398,875 00 |
| Loans on personal security, | 13,000 00 | 33,200 00 | 39,938 00 | 10,125 00 | 101,100 00 |

| | | | | | |
|--|--------------------------|----------------------------|---------------------------|-------------|----------------------------|
| Cash on hand, | 451 19 | 28,541 96 | 3,289 69 | 5,121 58 | 263 31 |
| Rate and amount of ordinary Dividend for last year, | 4 per cent., 1,667 65 | 4 per cent. | 4 per cent., 20,332 87 | 4 per cent. | 5 per cent., 52,728 54 |
| Average annual per cent. of dividends, of last five years, | 8 per cent. | 7 $\frac{6}{10}$ per cent. | 7 per c. & fraction. | 7 per cent. | 7 $\frac{2}{10}$ per cent. |
| Annual Expenses of the institution, | 200 00 | 2,978 71 | 1,017 42 | 600 00 | 2,527 70 |

Cambridgeport Savings Bank.—The Bank Stock is owned as follows:—40 shares Cambridge, \$4,175; 40 shares Eliot, 3,995.33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400.
Deposit in Bank bearing interest is—Cambridge, \$1,500.

Warren Institution for Savings.—Public Funds—Treasury Notes, \$50,000. The Bank Stock is owned as follows:—20 shares City, \$1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 48 shares Eagle, 4,834; 100 shares Hide and Leather, 10,000.

Loans on Bank Stock are—34 shares Bunker Hill, \$3,000; 33 shares Railroad, and 4 Bunker Hill, 2,175.
Loans on Railroad Stock are—141 shares Fitchburg, \$8,000; 7 shares do., 450.

Middlesex Institution for Savings.—The Bank Stock is owned as follows:—Grocers', \$4,000; National, 10,000; Webster, 15,000; Howard Banking Company, 5,000; Merchants', Boston, 16,000; City, Boston, 10,000; State, 9,000; Eagle, 10,000; Hamilton, 1,400; Granite, 2,500; Columbian, 5,000; Shoe and Leather Dealers', 10,000; Traders', 1,500; Bank of Commerce, 15,000; Tremont, 6,200; Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Concord, 9,200; Lowell, 900; Framingham, 500.

Loans on Bank Stocks are—10 shares National, \$900; 100 shares Boston, 37 shares Webster, and 22 shares Shoe and Leather Dealers', 10,000; 10 shares Plymouth, 900; 60 shares Grocers', 5,000; 20 shares Prescott, and 12 shares Fitchburg Railroad, 2,000; 2

shares Merchants', Boston, 180; 10 shares Concord and 15 shares Fitchburg Railroad, 1,600.

Loans on Railroad Stocks are—30 shares Boston and Worcester, \$2,500; 89 shares Fitchburg and 11 shares Western, 5,400.

Framingham Savings Bank.—The Bank Stock is owned as follows:—Eliot, \$5,200; Hide and Leather, 7,000; Bank of Commerce, 3,500; Framingham, 2,000; Maverick, 2,000; Granite, 2,000; Howard Banking Company, 2,000; Webster, 1,500; Traders', 1,000. Loans on Bank Stock are—27 shares Bank of Commerce; 10 shares Granite; 20 shares Eliot; 24 shares Framingham; 10 shares Traders', and 10 shares Exchange, \$9,900; 5 shares Framingham, 400; 22 do., 2,000; 3 do., 250; 12 do., 1,000; 63 do., 5,700.

City Institution for Savings.—The Bank Stock is owned as follows:—Appleton, \$20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 12,700; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 13,500; National, 13,500; Blackstone, 15,000; Eliot, 5,000; Webster, 10,000; Pemberton, 5,000; Bay State, 2,500; Bunker Hill, 2,000; Bank of Commerce, 14,100; Bank of North America, 19,000.

Loans on Bank Stock are—159 shares Appleton, \$13,000; 21 shares Atlas, 25 shares Webster and 10 shares Bank of North America, 5,000; 19 shares Wamesit and 10 shares Appleton, 2,300; 10 shares Bunker Hill and 15 shares Wamesit, 1,800; 209 shares Exchange, 18,500; 15 shares Wamesit and 10 shares Appleton, 2,000; 30 shares Merchants', 2,500; 20 shares Freeman's, 1,400; 10 shares Prescott, 900.

Deposit in Bank bearing interest is—Bank of Commerce, \$49,000.

| | LOWELL—Con. | NEWTON. | WALTHAM. | CLINTON. | FITCHBURG. |
|---|------------------------------------|---|--------------------------|-----------------------|----------------------------|
| | Lowell Institution for Savings. | Institution for Savings in the town of Newton. | Waltham Savings Bank. | Clinton Savings Bank. | Fitchburg Savings Bank. |
| Number of Depositors, | 4,999 | 161 | 608 | 303 | 2,491 |
| Amount of Deposits, | \$1,106,822 56 | \$15,399 16 | \$83,495 00 | \$18,519 40 | \$170,451 28 |
| Public Funds, | — | — | — | — | — |
| Loans on public funds, | — | — | — | — | — |
| Bank Stock, | 229,660 00 | 1,700 00 | 4,492 00 | — | 73,500 00 |
| Loans on bank Stock, | 15,000 00 | — | — | 4,500 00 | 8,090 00 |
| Deposits, in banks, bearing interest, | 280,000 00 | — | — | — | — |
| Railroad Stock, | — | — | — | — | — |
| Loans on railroad stock, | — | — | — | — | — |
| Invested in real estate, | 20,334 06 | — | — | — | — |
| Loans in mortgage of real estate, | 118,600 00 | 10,384 00 | 51,733 80 | 16,250 00 | 204,500 00 |
| Loans to county, or town, | 423,975 00 | 1,000 00 | — | 5,000 00 | 57,603 38 |
| Loans on personal security, | — | 2,200 00 | 18,990 00 | 20,198 50 | 137,945 00 |

| | | | | | |
|--|---------------------------|------------------------|----------------------------|----------------------------|---------------------------|
| Cash on hand, | 19,253 50 | 963 86 | 8,323 04 | 4,164 07 | 653 84 |
| Rate and amount of ordinary Dividend for last year, | 4 per cent., 37,243 37 | 5 per cent., 686 72 | 5 per cent., 3,628 31 | 5 per cent., 2,063 77 | 5 per cent., 21,613 37 |
| Average annual per cent. of dividends, of last five years, | 7 $\frac{3}{4}$ per cent. | 7 per cent. | 6 per cent and a fraction. | 6 $\frac{5}{10}$ per cent. | 7 per cent. |
| Annual Expenses of the institution, | 2,500 00 | 43 00 | 300 00 | 158 25 | 700 00 |

Lowell Institution for Savings.—The Bank Stock is owned as follows:—Eagle, \$87,500; Lowell, 15,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 20,000; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; City, 12,000; Hampton, 12,000; Market, 9,100; Boston, 4,500; Bunker Hill, 7,000; Railroad, 5,100; Tremont, 5,000.
Loans on Bank Stock are—\$14,000 on 15 99 Lowell; 1,000 on 1,200 Wamesit.
Deposits in Banks bearing interest are—Traders', \$65,000; Eagle, 50,000; National, 50,000; Columbian, 50,000; Bank of Commerce, 65,000.

Institution for Savings in the Town of Newton.—The Bank Stock is owned as follows:—11 shares Newton, \$1,100; 6 shares Bank of Brighton, 600.

Waltham Savings Bank.—The Bank Stock is owned as follows:—Waltham, \$3,932; Newton, 500.

Clinton Savings Bank.—No Public Funds or Bank Stock.
Loan on Bank Stock is—50 shares Lancaster, \$4,500.

Fitchburg Savings Bank.—The Bank Stock is owned as follows:—Fitchburg, \$10,000; Rollstone, 7,500; Quinsigamond, 3,000; Bank of North America, 3,000; Webster, 5,000; Howard Banking Company, 10,000; Merchants', Boston, 15,000; National, 10,000; City, Worcester, 10,000.
Loans on Bank Stock are—44 shares Fitchburg, \$3,700; 45 do., 2,500; 16 do., 1,440; 5 shares Townsend, 450.

| | LANCASTER. | MILFORD. | MILBURY. | N. BROOKFIELD. | SOUTHBRIDGE. |
|---|-------------------------|-----------------------|-----------------------|--------------------------------|---------------------------|
| | Lancaster Savings Bank. | Milford Savings Bank. | Milbury Savings Bank. | North Brookfield Savings Bank. | Southbridge Savings Bank. |
| Number of Depositors, | 984 | 485 | 143 | 193 | 672 |
| Amount of Deposits, | \$182,267 48 | \$53,236 06 | \$17,089 96 | \$10,236 94 | \$106,919 52 |
| Public Funds, | - | - | - | - | 15,000 00 |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 15,100 00 | 8,274 00 | 1,500 00 | - | 13,000 00 |
| Loans on bank stock, | 11,500 00 | 13,815 00 | 2,900 00 | - | 11,940 00 |
| Deposits, in banks, bearing interest, | - | - | - | - | - |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | - | - | - | - | - |
| Invested in real estate, | - | - | - | - | - |
| Loans in mortgage of real estate, | 86,970 00 | 9,066 00 | 10,200 00 | 4,200 00 | 30,650 00 |
| Loans to county, or town, | 10,300 00 | 3,000 00 | 1,800 00 | 1,945 00 | 6,088 75 |
| Loans on personal security, | 58,507 87 | 12,618 50 | 400 00 | 3,740 83 | 28,250 00 |

| | | | | | |
|--|--------------------------|--------------------------|------------------------|------------------------|--------------------------|
| Cash on hand, | 5,908 62 | 7,156 70 | 1,072 21 | 1,115 51 | 2,764 99 |
| Rate and amount of ordinary Dividend for last year, | 5 per cent., 8,358 43 | 5 per cent., 1,886 52 | 5 per cent., 693 37 | 5 per cent., 469 88 | 5 per cent., 4,738 83 |
| Average annual per cent. of dividends, of last five years, | 7 per cent. | 7 per cent. | Less than 5 years. | Less than 5 years. | 7 per cent. |
| Annual Expenses of the institution, | 235 75 | 140 00 | 85 00 | 60 00 | 301 67 |

Lancaster Savings Bank.—The Bank Stock is owned as follows:—50 shares Eliot, \$5,000; 50 shares Lancaster, 5,000; 11 shares Grocers', 1,100; 40 shares Bank of Commerce, 4,000.
 Loan on Bank Stock is—Lancaster, \$11,500.
 Loans to County or Town are—Town of Lancaster, \$1,300; town of West Boylston, 1,000; County of Worcester, 5,000; County of Middlesex, 3,000.

Milford Savings Bank.—The Bank Stock is owned as follows:—25 shares Milford, \$2,666; 27 shares Hopkinton, 2,808; 28 shares Hide and Leather, 2,800.
 Loans on Bank Stock are—185 shares Milford \$12,915; 12 shares Wrentham, 900.

Millbury Savings Bank.—The Bank Stock is owned as follows:—10 shares Millbury, \$1,000; 5 shares Quinsigamond, 500.

Loans on Bank Stock are—14 shares Millbury, \$1,200; 15 shares do., 1,000; 8 shares do., 700.

North Brookfield Savings Bank.—No Public Funds or Bank Stock.

Southbridge Savings Bank.—Public Funds—Massachusetts 5 per cent. Scrip, \$5,000; Massachusetts 6 per cent. Scrip, 10,000. The Bank Stock is owned as follows:—7 shares New England, \$700; 10 shares Merchants', Boston, 1,000; 18 shares Washington, 1,800; 95 shares Southbridge, 9,500.

Loans on Bank Stock are—10 shares Southbridge, \$900; 26 shares do., 2,340; 20 shares do., 1,800; 17 shares do., 1,500; 50 shares do., 4,500; 10 shares do., 900.

| | WINCHENDON. | WORCESTER. | | NORTHAMPTON. | WARE. |
|---|--------------------------|---|------------------------------------|--------------------------------------|--------------------|
| | Winchendon Savings Bank. | Worcester County Institution for Savings. | Worcester Mechanics' Savings Bank. | Northampton Institution for Savings. | Ware Savings Bank. |
| Number of Depositors, | 168 | 9,968 | 1,749 | 613 | 989 |
| Amount of Deposits, | \$11,100 18 | \$2,063,242 20 | \$393,921 01 | \$87,218 75 | \$182,933 67 |
| Public funds, | - | - | - | - | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 1,500 00 | 318,650 00 | 33,000 00 | 22,000 00 | 46,000 00 |
| Loans on bank stock, | - | 31,029 58 | 46,750 00 | 7,760 00 | 16,220 00 |
| Deposits, in banks, bearing interest, | - | - | 5,962 91 | - | - |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | - | - | - | - | - |
| Invested in real estate, | - | - | - | - | - |
| Loans in mortgage of real estate, | 5,178 48 | 1,137,155 01 | 172,950 00 | 35,569 23 | 31,750 00 |
| Loans to county, or town, | - | 159,888 80 | - | 450 00 | 12,579 00 |
| Loans on personal security, | 3,010 00 | 367,842 77 | 136,200 00 | 27,534 45 | 70,515 00 |

| | | | | | |
|--|------------------------|---------------------------|---------------------------|--------------------------|-------------|
| Cash on hand, | 1,509 74 | 45,466 53 | 11,144 00 | 1,491 60 | 5,403 54 |
| Rate and amount of ordinary Dividend for last year, | 5 per cent., 478 68 | 5 per cent., 91,845 05 | 5 per cent., 17,152 68 | 5 per cent., 3,863 11 | 5 per cent. |
| Average annual per cent. of dividends, of last five years, | Less than 5 years. | 7 1/4 per cent. | 7 per cent. | 6 per c. & fraction. | 5 per cent. |
| Annual Expenses of the institution, | 30 00 | 4,250 93 | 1,851 20 | 525 40 | 850 00 |

Winchendon Savings Bank.—The Bank Stock is owned as follows:—5 shares Rollstone, \$500; 10 shares Merchants', Boston, 1,000.

Worcester County Institution for Savings.—The Bank Stock is owned as follows:—Atlantic, \$5,400; Atlas, 6,500; City, Boston, 19,500; Exchange, Boston, 2,000; Eagle, 4,200; Granite, 19,950; Grocers', 4,500; Hamilton, 10,000; Merchants', Boston, 12,700; Massachusetts, 9,000; National, 10,000; New England, 7,600; North, 3,400; State, 2,400; Shawmut, 7,500; Traders', 2,300; Union, Boston, 1,500; Washington, 4,500; Webster, 27,000; Central, 32,400; Citizens', 24,800; City, Worcester, 20,000; Mechanics', Worcester, 7,000; Quinsigamond, 16,000; Worcester, 34 000; Backstone, Uxbridge, 1,000; Fitchburg, 5,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,050; Oxford, 4,800; Southbridge, 3,000.

Loans on Bank Stock are:—\$300 on 800 Suffolk; 6,400 on 7,500 Quinsigamond; 6,400 on 7,200 Lancaster; 3,000 on 3,400 Millbury; 4,300 on 5,400 Worcester; 6,959 58 on 11,000 Leicester; 2,000 on 2,200 Framingham; 1,800 on 2,000 Southbridge; 1,100 on 2,000 Mechanics', Worcester; 1,000 on 700 Leicester; 300 Mechanics', Worcester, and 200 Central, Worcester; 700 on 1,200 Central, Worcester.

Worcester Mechanics' Savings Bank.—The Bank Stock is owned as follows:—Mechanics', Worcester, 2,800; Worcester, 4,500; Central, 1,700; Quinsigamond, 1,000; City, Worcester, 40,000; Bank of Commerce, 7,000; Granite, 6,000.

Loans on Bank Stock are:—Mechanics', Central and City, Worcester, \$45,850; Blackstone, Uxbridge, 900.

Northampton Institution for Savings.—The Bank Stock is owned as follows:—5 shares Northampton, \$500; 10 shares Holyoke, 1,000; 20 shares Webster, 2,000; 40 shares City, Worcester, 4,000; 25 shares State, 1,500; 20 shares Granite, 2,000; 20 shares National, 2,000; 20 shares Bank of North America, 2,000; 10 shares Shawmut, 1,000; 10 shares Merchants', 1,000; 10 shares Traders', 1,000; 10 shares Bank of Commerce, 1,000; 10 shares Exchange, 1,000; 20 shares Washington, 2,000.

Loans on Bank Stock are:—11 shares Holyoke, \$600; 7 shares Conway, 450; 15 shares Holyoke, 1,500, "and in order;" 8 shares Northampton, 10 shares City, Worcester, and 2 shares Hampshire Manufacturers', 1,800; 10 shares Northampton, 900; 11 shares Holyoke, 830; 5 shares Hampshire Manufacturers', 3 shares National, and 5 shares Webster, 1,170; 5 shares Bank of Commerce, 450.

Ware Savings Bank.—The Bank Stock is owned as follows:—Hampshire Manufacturers', \$10,000; Webster, 10,000; Granite, 5,000; National, 5,000; Bank of North America, 3,000; Washington, 3,000; Eliot, 3,000; Bank of Commerce, 3,000; City, Worcester, 4,000.

Loans on Bank Stock are:—105 shares Hampshire Manufacturers', \$8,700; 5 shares National, 300; 33 shares Monson, 1,900; 14 shares Hampshire Manufacturers' and 15 shares Southbridge, 1,400; 5 shares Greenfield and 5 shares Lancaster, 900; 10 shares City, Worcester, 850; 26 shares Mechanics', Worcester, 2,170.

| | CHICOPEE. | HOLYOKE. | SPRINGFIELD. | | WESTFIELD. |
|---|------------------------|-----------------------|-----------------------|--------------------------------------|-------------------------|
| | Chicopee Savings Bank. | Holyoke Savings Bank. | Hampden Savings Bank. | Springfield Institution for Savings. | Westfield Savings Bank. |
| Number of Depositors, | 243 | 133 | 602 | 2,903 | 387 |
| Amount of Deposits, | \$32,802 77 | \$13,407 23 | 120,020 96 | \$627,909 59 | \$14,399 08 |
| Public Funds, | - | - | - | - | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 3,090 00 | 1,757 00 | 38,133 50 | 170,350 00 | 4,400 00 |
| Loans on bank stock, | - | 500 00 | 2,400 00 | 8,900 00 | 7,400 00 |
| Deposits, in banks, bearing interest, | - | - | - | - | - |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | - | - | - | - | - |
| Invested in real estate, | - | - | - | - | - |
| Loans in mortgage of real estate, | 17,280 00 | 6,750 00 | 34,813 55 | 302,384 04 | 18,370 00 |
| Loans to county, or town, | - | 1,400 00 | - | 29,277 00 | 2,000 00 |
| Loans on personal security, | 13,020 00 | 3,100 00 | 48,043 42 | 135,852 75 | 12,125 00 |

| | | | | | | | | | | | |
|--|---|---|---|---|---|--------------------------|------------------------|---|--------------------------|---------------------------|--------------------------|
| Cash on hand, | . | . | . | . | . | 655 10 | - | - | 1,156 28 | 2,241 77 | 347 19 |
| Rate and amount of ordinary Dividend for last year, | . | . | . | . | . | 5 per cent., 1,306 02 | 5 per cent., 627 10 | | 5 per cent., 5,312 58 | 5 per cent., 30,332 37 | 5 per cent., 1,849 05 |
| Average annual per cent. of dividends, of last five years, | . | . | . | . | . | Less than 5 years. | Less than 5 years. | | 6½ per cent. | 7 per cent. | 6½ per cent. |
| Annual Expenses of the institution, | . | . | . | . | . | 150 00 | 173 93 | | 450 00 | 1,650 00 | 52 85 |

Chicopee Savings Bank.—The Bank Stock is owned as follows :—32 shares Cabot, \$3,090.

Holyoke Savings Bank.—The Bank Stock is owned as follows :—12 shares Agawam, \$1,232; 5 shares Hadley Falls, 525.

Hampden Savings Bank.—The Bank Stock is owned as follows :—20 shares Cabot, \$2,130; 152 shares Agawam, 15,620; 16 shares Hadley Falls, 1,640; 50 shares Hyde and Leuther, 5,000; 80 shares Merchants', Boston, 8,810; 48 shares Bank of Commerce, \$4,953.50.
Loans on Bank Stock are—5 shares Lee, \$400; 8 shares Agawam, 500; 9 shares John Hancock, 800; 10 shares Pynchon, 700.

Springfield Institution for Savings.—The Bank Stock is owned as follows :—Spring-

field, \$8,600; Chicopee, 1,700; Pynchon, 2,200; Cabot, 8,000; Atlantic, 3,800; Atlas, 12,600; Blackstone, 5,100; Boston, 750; City, 11,500; Columbian, 5,000; Bank of Commerce, 10,000; Eliot, 3,000; Exchange, 2,000; Granite, 14,000; Hamilton, 3,000; Howard Banking Company, 10,000; Merchants', 6,900; North, 10,000; Bank of North America, 15,000; State, 7,200; Traders', 11,900; Shawmut, 10,000; Tremont, 6,200; Washington, 2,600.

Loans on Bank Stock are—60 shares Springfield, \$4,000; 28 shares Greenfield, 1,500; 10 shares Hadley Falls, 900; 10 shares Lee, 800; 10 shares Chicopee, 900; 8 shares Pynchon and 5 shares Chicopee, 800.

Westfield Savings Bank.—The Bank Stock is owned as follows :—Westfield, \$2,700; Hampden, 200; Conway, 500.

Loan on Bank Stock is—83 shares Westfield, \$7,400.
Loan to County or Town is—Town of Westfield, \$2,000.

| | GREENFIELD. | ADAMS. | LEE. | PITTSFIELD. | CANTON. |
|---|-------------------------------|---------------------------|-------------------|--------------------------------|---------------------------------|
| | Franklin Savings Institution. | North Adams Savings Bank. | Lee Savings Bank. | Berkshire County Savings Bank. | Canton Institution for Savings. |
| Number of Depositors, | 1,804 | 111 | 379 | 699 | 425 |
| Amount of Deposits, | \$347,927 06 | \$29,428 63 | \$46,228 56 | \$126,292 99 | \$71,244 90 |
| Public Funds, | - | - | - | - | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 47,333 75 | 7,000 00 | 7,344 50 | 51,700 00 | 5,050 00 |
| Loans on bank stock, | 12,350 00 | 1,000 00 | - | 2,700 00 | 2,300 00 |
| Deposits, in banks, bearing interest, | - | 3,481 69 | - | - | - |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | - | - | - | - | - |
| Invested in real estate, | - | - | - | - | - |
| Loans in mortgage of real estate, | 118,025 00 | - | 16,010 15 | 7,200 00 | 37,835 00 |
| Loans to county, or town, | 53,900 00 | 5,362 07 | 4,700 00 | 10,000 00 | 2,900 00 |
| Loans on personal security, | 107,344 00 | 14,025 00 | 17,311 37 | 53,392 50 | 22,130 00 |

| | | | | | | |
|--|-----------|---------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Cash on hand, | | 8,748 35 | 161 70 | 1,256 13 | 1,636 98 | 1,029 90 |
| Rate and amount of ordinary Dividend for last year, | | 5 per cent., 16,400 25 | 5 per cent., 1,360 45 | 6 per cent., 2,818 67 | 5 per cent., 5,581 91 | 5 per cent., 3,034 45 |
| Average annual per cent. of dividends, of last five years, | | 7 per cent. | 7 per cent. | 6½ per cent. | 7 per cent. | 6¾ per cent. |
| Annual Expenses of the institution, | | 700 00 | 70 87 | 201 00 | 323 81 | 253 12 |

| | |
|---|---|
| <p><i>Franklin Savings Institution.</i>—The Bank Stock is owned as follows:—204 shares Bank of Commerce, \$20,810; 67 shares Merchants', Boston, 7,350; 65 shares Bank of North America, 6,782 50; 15 shares Traders', 1,578.75; 102 shares Webster, 10,273 75; 5 shares Faneuil Hall, 538 75.</p> <p>Loans on Bank Stock are—7 shares Greenfield and 8 shares Pynchon, \$1,200; 15 shares Frank in County, 1,350; 30 shares Greenfield and 15 shares Franklin County, 4,000; 20 shares Greenfield, 1,000; 20 shares Merchants', Boston, 1,500; 26 shares Greenfield, 2,300; 20 shares Conway, 1,000.</p> <p><i>North Adams Savings Bank.</i>—The Bank Stock is owned as follows:—Adams, \$2,500; Pittsfield, 2,500; Lee, 2,000.</p> <p>Loan on Bank Stock is—Adams, \$1,000.</p> <p>Deposit in bank bearing interest is—Adams, \$3,481.69.</p> | <p><i>Lee Savings Bank.</i>—The Bank Stock is owned as follows:—Lee, \$7,344.50.</p> <p><i>Berkshire County Savings Bank.</i>—The Bank Stock is owned as follows:—80 shares Merchants', Boston, \$9,000; 80 shares Bank of Commerce, 8,000; 70 shares National, 7,000; 60 shares Cabot, 6,000; 46 shares Webster, 4,600; 99 shares Lee, 9,900; 40 shares Pittsfield, 4,000; 20 shares Hadley Falls, 2,000; 12 shares Howard Banking Company, 1,200.</p> <p>Loan on Bank Stock is—35 shares Pittsfield, \$2,700.</p> <p><i>Canton Institution for Savings.</i>—The Bank Stock is owned as follows:—Neponset, \$3,200; North, 1,500; Market, 350.</p> <p>Loan on Bank Stock is—Neponset, \$2,300.</p> |
|---|---|

| | COHASSET. | DEDHAM. | DORCHESTER. | FOXBOROUGH. | QUINCY. |
|---|------------------------|---------------------------------|--------------------------|--------------------------|----------------------|
| | Cohasset Savings Bank. | Dedham Institution for Savings. | Dorchester Savings Bank. | Foxborough Savings Bank. | Quincy Savings Bank. |
| Number of Depositors, | 394 | 2,400 | 473 | 258 | 1,050 |
| Amount of Deposits, | \$84,634 78 | \$194,759 33 | \$68,821 43 | \$11,326 46 | \$197,005 03 |
| Public Funds, | - | - | - | - | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 17,980 00 | 25,416 50 | 10,983 00 | 4,530 75 | 33,924 41 |
| Loans on bank stock, | - | 39,870 00 | 3,835 00 | - | 750 00 |
| Deposits, in banks, bearing interest, | - | 9,967 18 | - | - | - |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | - | 2,450 00 | - | - | - |
| Invested in real estate, | - | - | - | - | - |
| Loans in mortgage of real estate, | 59,125 00 | 331,803 17 | 45,700 00 | 3,430 00 | 141,070 00 |
| Loans to county, or town, | 8,000 00 | 25,200 00 | 5,000 00 | - | 18,500 00 |
| Loans on personal security, | - | 82,773 96 | 2,700 00 | 2,795 16 | 6,795 97 |

| | | | | | |
|--|--|--|---|--------------------|---|
| Cash on hand, | 1,195 09 | - - - | 1,618 23 | 782 31 | 3,285 17 |
| Rate and amount of ordinary Dividend for last year, | 5 per cent., 3,951 73 | 5 per cent., 23,379 75 | 5 per cent, 2,690 17 | 5 per cent. | 5 per cent, 8,753 93 |
| Average annual per cent. of dividends, of last five years, | 7 ⁷³ / ₁₀₀ per cent. | 6 ³⁵ / ₁₀₀ per cent. | 6 ¹ / ₂ per cent. | Less than 5 years. | 7 ³ / ₁₀₀ per cent. |
| Annual Expenses of the institution, | 352 22 | 1,320 42 | 487 25 | 100 00 | 475 00 |

Cohasset Savings Bank.—The Bank Stock is owned as follows:—8 shares State, \$480; 13 shares Columbian, 1,300; 10 shares North, 1,000; 15 shares Traders', 1,500; 14 shares Tremont, 1,400; 10 shares Atlas, 1,000; 10 shares Webster, 1,000; 10 shares Washington, 1,000; 24 shares Shawmut, 2,400; 17 shares City, 1,700; 15 shares Union, 1,500; 17 shares Merchants, 1,700; 10 shares Blackstone, 1,000; 10 shares National, 1,000.

Dedham Institution for Savings.—The Bank Stock is owned as follows:—126 shares Dedham, \$12,987.50; 15 shares Traders', 1,512.50; 18 shares Merchants', 1,820; 10 shares Globe, 1,065; 23 shares State, 1,451.50; 6 shares Union, 620; 120 shares People's, 5,930.

Loans on Bank Stock are—30 shares Exchange, \$2,700; 38 shares Suffolk, 3,000; 5 shares Atlas and 19 shares Traders', 2,000; 145 shares Cohasset, 12,500*; 65 shares Blackstone, 5,850; 63 shares Dedham, 5,600; 60 shares Rockland, 4,900; 10 shares Cambridge, 901; 3 shares Eagle, 270; 5 shares Tradesman's, 400; 5 shares Newton, 450; 15 shares Boylston, 1,300.

Deposit in bank bearing interest is—Dedham, \$9,967.18.
Loan on Railroad Stock is—45 shares Fitchburg, \$2,450.

Dorchester Savings Bank.—The Bank Stock is owned as follows:—10 shares State,

\$625; 5 shares Atlas, 510; 12 shares Eagle, 1,272; 15 shares City, 1,562.25; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 5 shares Granite, 495; 15 shares Bank of Commerce, 1,518.75; 20 shares Mattapan, 2,035; 5 shares Blue Hill, 485.
Loans on Bank Stock are—17 shares Mattapan, \$1,425; 13 shares Springfield, 1,170; 10 shares Chicopee, 900; 4 shares Washington, 540.
Loan to County or Town is—Town of Dorchester, \$5,000.

Foxborough Savings Bank.—The Bank Stock is owned as follows:—5 shares Shawmut, \$519.75; 10 shares Boylston, 1,132.50; 10 shares Wrentham, 1,025; 10 shares Hyde and Leather, 1,000; 4 shares Faneuil Hall, 438; 4 shares Blackstone, 415.50.

Quincy Savings Bank.—The Bank Stock is owned as follows:—10 shares Eliot, \$1,000; 25 shares National, 2,538.08; 10 shares Grocers', 1,010; 10 shares North, 1,050; 33 shares Merchants', Boston, 3,451.50; 20 shares Traders', 2,040; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975.33; 20 shares Webster, 2,000; 8 shares Washington, 844; 39 shares State, 2,534.50; 10 shares Hyde and Leather, 1,000; 45 shares Mount Wollaston, 4,565; 45 shares Quincy Stone, 4,865.
Loans on Bank Stock are—5 shares Exchange, Boston, \$450; 10 shares Quincy Stone, 300.

* As further collateral to this note, the institution holds 46 shares Bates' Manufacturing Company stock, and two personal notes for \$4,166.67 each.

| | RANDOLPH. | ROXBURY. | WEYMOUTH. | FAIRHAVEN. | FALL RIVER. |
|---|------------------------|--|---|------------------------------------|--------------------------|
| | Randolph Savings Bank. | Institution for Savings in Roxbury and its Vicinity. | Weymouth and Braintree Institution for Savings. | Fairhaven Institution for Savings. | Fall River Savings Bank. |
| Number of Depositors, | 138 | 2,020 | 1,036 | 871 | 5,061 |
| Amount of Deposits, | \$15,630 61 | \$395,455 09 | \$195,094 46 | \$254,139 86 | \$1,516,223 29 |
| Public Funds, | - | - | - | - | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 5,310 75 | 73,501 57 | 11,500 00 | 101,900 00 | 404,462 50 |
| Loans on bank stock, | - | 22,350 00 | - | 13,533 32 | - |
| Deposits, in banks, bearing interest, | - | - | - | - | - |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | - | - | - | - | - |
| Invested in real estate, | - | 9,989 75 | - | - | - |
| Loans in mortgage of real estate, | 2,000 00 | 57,900 00 | 135,697 50 | 13,478 31 | 356,025 10 |
| Loans to county, or town, | 500 00 | 87,500 00 | 2,000 00 | 12,100 00 | 20,000 00 |
| Loans on personal security, | 5,384 30 | 98,568 22 | 49,089 50 | 122,072 73 | 672,389 60 |

| | | | | | |
|--|-------------|---------------------------|--------------------------|---------------------------|----------------------------|
| Cash on hand, | 3,289 60 | 45,645 55 | 4,383 51 | 4,899 47 | 63,346 09 |
| Rate and amount of ordinary Dividend for last year, | 4 per cent. | 4 per cent., 13,271 79 | 5 per cent., 8,666 00 | 6 per cent., 13,798 18 | 6½ per cent., 94,407 15 |
| Average annual per cent. of dividends, of last five years, | 4 per cent. | 7¼ per cent. | 7½ per cent. | 6½ per cent. | 6½ per cent. |
| Annual Expenses of the institution, | 50 00 | 1,550 00 | 300 00 | 600 00 | 3,142 48 |

Randolph Savings Bank.—The Bank Stock is owned as follows:—17 shares Blackstone, Boston, \$1,762; 15 shares Bank of North America, 1,538.75; 5 shares Traders', 496.25; 15 shares Grocers', 1,513.75.

Institution for Savings in Roxbury and Vicinity.—The Bank Stock is owned as follows:—20 shares Traders', \$1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 176 shares Washington, 16,991; 165 shares North, 16,480.47; 20 shares Atlas, 2,000; 146 shares People's, 7,300; 20 shares Bank of Commerce, 2,000; 50 shares Atlantic, 5,000; 150 shares Hide and Leather, 15,000.

Loans on Bank Stock are—9 shares Washington, \$800; 23 shares Tradesman's, 2,000; 15 shares Exchange, 1,350; 51 shares Mechanics', 5,000; 40 shares Rockland, 3,600; 8 shares Shoe and Leather Dealers', 700; 93 shares People's, 3,900; 33 shares Shoe and Leather Dealers', 34 shares Washington and 16 shares Eagle, 5,000.

Loan to County or Town is—City of Roxbury, \$87,500.

Weymouth and Braintree Institution for Savings.—The Bank Stock is owned as fol-

lows:—71 shares Union of Weymouth and Braintree, \$7,100; 12 shares Merchants', Boston, 1,200; 12 shares North, 1,200; 20 shares Hide and Leather, 2,000.

Fairhaven Institution for Savings.—The Bank Stock is owned as follows:—Bedford Commercial, \$12,000; Mechanics', New Bedford, 2,300; Marine, 4,300; Merchants', New Bedford, 2,300; Fairhaven, 21,500; Bank of Commerce, 20,100; National, 20,000; Eliot, 2,000; Tremont, 3,200; Webster, 5,000; Merchants', Boston, 9,200.

Loan on Bank Stock is—Fairhaven, \$13,533.32.

Fall River Savings Bank.—The Bank Stock is owned as follows:—603 shares Fall River, \$52,762.50; 422 shares Massachusetts, 42,200; 640 shares Metacomet, 64,000; 100 shares Wamsutta, 10,000; 300 shares Marine, 30,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 260 shares Merchants', Boston, 26,000; 200 shares Faneuil Hall, 20,000; 76 shares Grocers', 2,600; 200 shares Washington, 20,000; 275 shares Webster, 27,500; 27 shares Eliot, 2,700; 50 shares Hide and Leather, 5,000.

| | NEW BEDFORD. | PAWTUCKET. | TAUNTON. | ABINGTON. | HINGHAM. |
|---|---|------------------------|------------------------------|---------------------------|-------------------------------------|
| | New Bedford Institution for Savings. | Franklin Savings Bank. | Bristol Co. Savings Bank. | Abington Savings Bank. | Hingham Institution for Savings. |
| Number of Depositors, | 7,020 | 120 | 2,268 | 510 | 2,119 |
| Amount of Deposits, | \$1,769,296 75 | \$10,891 06 | \$422,072 86 | \$74,602 17 | \$501,647 34 |
| Public Funds, | 181,450 00 | - | - | - | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 682,460 00 | - | 38,901 71 | 15,042 50 | 92,020 00 |
| Loans on bank stock, | 7,425 00 | - | 1,070 00 | 500 00 | 51,550 00 |
| Deposits, in banks, bearing interest, | 112,905 22 | - | - | - | - |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | 16,080 00 | - | - | - | 500 00 |
| Invested in real estate, | 15,283 00 | - | 1,506 59 | - | - |
| Loans in mortgage of real estate, | 2,329 81 | 6,860 00 | 272,431 29 | 53,215 00 | 355,148 00 |
| Loans to county, or town, | 24,500 00 | 3,000 00 | 10,000 00 | - | 15,000 00 |
| Loans on personal security, | 711,402 02 | 850 00 | 112,023 60 | 4,425 00 | 1,090 00 |

| | | | | | |
|--|---------------------------|------------------------|---------------------------|--|--|
| Cash on hand, | 17,886 70 | 703 59 | — — | 1,773 03 | 13,744 80 |
| Rate and amount of ordinary Dividend for last year, | 6 per cent., 90,559 68 | 6 per cent., 416 78 | 5 per cent., 20,695 14 | 5 per cent., 2,953 64 | 5 per cent., 23,780 32 |
| Average annual per cent. of dividends, of last five years, | 6½ per cent. | Quest'n not ans'w'd | 5½ per cent. | 7 ²⁴ / ₁₀₀ per cent. | 7 ⁵² / ₁₀₀ per cent. |
| Annual Expenses of the institution, | 2,603 39 | 110 00 | 1,504 90 | 220 00 | 1,324 71 |

New Bedford Institution for Savings.—Public Funds.—City of New Bedford 5 per cent., \$85,250; do. 5½ per cent., 43,200; do. 6 per cent., 93,000; City of Boston 6 per cent., 10,000. The Bank Stock is owned as follows:—Merchants', New Bedford, \$100,000; Marine, 100,000; Bedford Commercial, 75,000; Mechanics', New Bedford, 100,000; Fairhaven, 4,500; Fall River, 17,500; Metacommet, 20,000; Railroad, 6,750; Merchants', Boston, 20,000; Webster, 12,000; Union, Boston, 2,400; State, 7,380; Hamilton, 5,500; Washington, 13,000; Columbian, 17,400; Bank of North America, 21,000; Shawmut, 6,800; Atlas, 12,000; North, 14,300; City, Boston, 2,700; Traders', 8,000; Eagle, 9,000; Tremont, 20,500; Massachusetts, 18,250; Granite, 24,000; Exchange, Boston, 2,000; Bank of Commerce, 40,000; 124 shares Grocers', valued at 2,480.

Loans on Bank Stock are—19 shares Merchants', \$1,400; 20 shares Mechanics', 1,620; 20 shares Mechanics' and 12 shares Marine, 2,160; 15 shares Mechanics' and 10 shares Merchants', 1,980; 6 shares Fairhaven, 265

Deposits in Banks bearing interest are—Merchants', New Bedford, \$23,572 57; Marine, 30,834 74; Bedford Commercial, 31,891 59; Mechanics', New Bedford, 26,616 32.

Loans on Railroad Stock are—44 shares New Bedford and Taunton, \$1,080; Pittsfield and North Adams, 15,000.

Franklin Savings Bank.—No Public Funds or Bank Stock.

Bristol County Savings Bank.—The Bank Stock is owned as follows:—258 shares

Machinists', \$26,774; 30 shares Bristol County, 3,200; 40 shares National, 4,000; 50 shares Fairhaven, 4,927 71.

Loan on Bank Stock is—4 shares Machinists', and 8 shares Bristol County, \$1,070. Loans to County or Town is—County of Bristol, \$10,000.

Abington Savings Bank.—The Bank Stock is owned as follows:—30 shares National, \$3,045; 23 shares Webster, 2,350 50; 20 shares Eliot, 2,000; 10 shares Howard Banking Company, 1,000; 25 shares Hide and Leather, 2,515; 39 shares Abington, 4,102. Loan on Bank Stock is—6 shares Abington, \$500.

Hingham Institution for Savings.—The Bank Stock is owned as follows:—Hingham, \$10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Atlas, 2,500; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 2,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Bank of Commerce, 11,000; Bank of North America, 6,000.

Loans on Bank Stock are—82 shares Mechanics', \$7,250; 86 shares Exchange, 7,300; 135 shares Webster, 12,000; 30 shares Tremont, 2,400; 40 shares Tradesman's, 3,500; 30 shares Cambridge Market, 2,700; 5 shares Blackstone, 300; 85 shares Atlantic, 7,500; 25 shares Union, 2,200; 9 shares Matcommet, 800; 31 shares Abington, and 15 shares Hide and Leather, 3,800; 20 shares Hingham, and 9 shares Old Colony, 2,000. Loan on Railroad Stock is—8 shares Fitchburg, \$500.

| | N. BRIDGEWATER. | PLYMOUTH. | SCITUATE. | SOUTH SCITUATE. | WAREHAM. |
|---|---------------------------------|------------------------|------------------------|------------------------------|-----------------------|
| | North Bridgewater Savings Bank. | Plymouth Savings Bank. | Scituate Savings Bank. | South Scituate Savings Bank. | Wareham Savings Bank. |
| Number of Depositors, | 405 | 4,071 | 159 | 743 | 863 |
| Amount of Deposits, | \$50,667 93 | \$728,695 92 | \$26,335 19 | \$177,381 77 | \$186,199 14 |
| Public funds, | - | 11,952 50 | - | - | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 9,308 25 | 261,478 50 | 9,500 00 | 33,360 00 | 83,259 20 |
| Loans on bank stock, | - | 24,250 00 | 2,000 00 | 5,500 00 | - |
| Deposits, in banks, bearing interest, | - | 9,783 79 | - | - | 6,000 00 |
| Railroad Stock, | - | - | - | - | - |
| Loans on railroad stock, | - | 2,000 00 | - | 150 00 | - |
| Invested in real estate, | - | 7,030 10 | - | - | - |
| Loans in mortgage of real estate, | 19,167 75 | 277,699 00 | 10,100 00 | 126,208 70 | 35,335 47 |
| Loans to county, or town, | - | 54,852 40 | 2,370 26 | 5,850 00 | 1,000 00 |
| Loans on personal security, | 21,030 72 | 114,281 34 | 658 50 | 9,172 17 | 45,092 01 |

| | | | | | |
|--|----------------------------|---------------------------|------------------------------|---------------------------|---------------------------|
| Cash on hand, | 2,177 19* | 14,542 53 | 2,384 66 | 1,278 80 | 804 98 |
| Rate and amount of ordinary Dividend for last year, | 5 per cent., 1,961 70 . | 5 per cent., 34,791 37 | 5 per cent., 1,159 82 | 5 per cent., 8,657 84 | 6 per cent., 11,252 57 |
| Average annual per cent. of dividends, of last five years, | 5 per cent. | 7 $\frac{3}{4}$ per cent. | 6 $\frac{17}{100}$ per cent. | 6 $\frac{1}{2}$ per cent. | 6 per cent. |
| Annual Expenses of the institution, | 223 80 | 2,341 43 | Quest'n not answ'd | 450 00 | 564 37 |

North Bridgewater Savings Bank.—The Bank Stock is owned as follows:—National, \$1,212; Granite, 2,510.25; Howard Banking Company, 2,000; Cambridge Market, 1,116; Bank of Brighton, 2,050; Howard Banking Company, 2,000; Market, 420.

Plymouth Savings Bank.—Public Funds—Massachusetts 6 per cent., payable 1864, \$5,000; Massachusetts Sterling Bonds, £200, \$950; City of Boston Bonds, 5 per cent., 932.50; City of Cambridge Bonds, 5,000.

The Bank Stock is owned as follows:—State, \$11,158.50; Merchants', 26,700; Plymouth, 15,000; Old Colony, 21,020; Bristol County, 12,330; Hingham, 4,500; Wareham, 1,500; Market, 10,840; Traders', 8,000; City, 8,568; Suffolk, 1,250; North, 800; Massachusetts, 5,000; Granite, 15,400; Tremont, 13,020; Atlantic, 2,640; Eagle, 2,093; Boston, 4,895; New England, 7,638; Boylston, 3,145; Exchange, 11,233; Abington, 1,500; Bank of Commerce, 14,400; Bank of North America, 9,000; Railroad, 5,600; Globe, 1,100; Freeman's, 1,520; Shawmut, 7,240; Union, 9,180; Atlas, 7,800; Hamilton, 1,100; National, 5,000; Webster, 5,000; Blackstone, 2,400; North Bridgewater, 2,000; Columbian, 2,340.

Loans on Bank Stock are—Old Colony, \$6,450; Plymouth, 3,220; Plymouth and Old Colony, 6,150; Merchants', 1,900; Atlantic, 400; Boylston, 150; Blackstone, 600; Boston, 900; Abington, 900; Columbian and Tremont, 1,200; Exchange, Boston, 300; State, 430; Bristol County, 1,350; Bank of Commerce, 300.

Deposit in bank bearing interest is—Webster, \$9,733 79.

Loan on Railroad Stock is—Old Colony and Fall River, \$2,000.

Scituate Savings Bank.—The Bank Stock is owned as follows:—50 shares National, \$5,000; 10 shares Merchants', Boston, 1,000; 10 shares, North, 1,000; 10 shares Howard Banking Company, 1,000; 10 shares Shawmut, 1,000; 5 shares Blackstone, Boston, 500. Loans on Bank Stock are—Shawmut, \$1,000; National, 1,000.

South Scituate Savings Bank.—The Bank Stock is owned as follows:—Globe, \$300; Hamilton, 1,000; Atlantic, 1,000; North, 3,900; Washington, 1,600; Union, 1,000; Weymouth and Braintree, 1,000; Hingham, 1,930; City, 2,330; Traders', 2,800; Eagle, 1,600; Granite, 1,000; Merchants', 2,000; Columbian, 2,400; New England, 1,000; Bank of Commerce, 4,000; Howard Banking Company, 1,000; Webster, 1,500; Massachusetts, 500; Shawmut, 1,000; Eliot, 500.

Loan on Bank Stock is—Central and Grocers', \$5,500.

Loan on Railroad stock is—Worcester, \$150.

Wareham Savings Bank.—The Bank Stock is owned as follows:—50 shares Webster, \$5,041.25; 52 shares Bank of North America, 5,497.50; 57 shares Grocers', 5,741.25; 90 shares Boylston, 9,803.50; 40 shares Granite, 4,128.25; 50 shares Eagle, 5,090.75; 75 shares Shawmut, 7,097.50; 50 shares City, Boston, 5,035; 116 shares Merchants', Boston, 12,230.95; 65 shares Shoe and Leather Dealers', 6,959.75; 30 shares Atlantic, 3,138.75; 65 shares Bank of Commerce, 6,525; 7 shares Exchange, Boston, 729.75; 15 shares Merchants', New Bedford, 1,500; 48 shares Wareham, 4,730.

Deposit in bank bearing interest is—Wareham, \$6,000.

* "In 'cash on hand,' is included interest overdue and unpaid to the amount of \$1,459.61."

| | BARNSTABLE. | PROVINCETOWN. | NANTUCKET. | BOSTON. | |
|---|--|---------------------------|---------------------------------------|------------------------------------|--------------------------------------|
| | Institution for Savings in the Town of Barn- stable. | Seamen's Savings Bank. | Nantucket Institution for Savings. | Boston Five Cents Savings Bank. | People's Five Cents Savings Bank. |
| Number of Depositors, | 1,552 | 268 | 1,183 | 16,745 | 2,361 |
| Amount of Deposits, | \$361,485 22 | \$49,762 70 | \$326,319 22 | \$1,492,962 90 | \$191,825 51 |
| Public Funds, | - | - | - | 207,400 00 | - |
| Loans on public funds, | - | - | - | - | - |
| Bank Stock, | 93,913 50 | 13,725 33 | 72,600 00 | 192,192 00 | 34,352 00 |
| Loans on bank stock, | - | - | 9,100 00 | 63,260 00 | 10,831 00 |
| Deposits, in banks, bearing interest, | - | - | - | 85,024 92 | 2,218 00 |
| Railroad Stock, | - | 1,749 75 | - | - | - |
| Loans on railroad stock, | - | - | - | - | 1,200 00 |
| Invested in real estate, | - | - | 3,000 00 | 85,683 42 | - |
| Loans in mortgage of real estate, | 106,740 17- | 4,794 00 | 96,959 29 | 777,050 00 | 93,574 00 |
| Loans to county, or town, | 14,800 00 | 7,225 00 | 3,000 00 | 54,800 00 | 5,000 00 |
| Loans on personal security, | 153,921 69 | 22,618 87 | 141,879 18 | 50,700 00 | 40,269 68 |

| | | | | | |
|--|--|---|--|---------------------------|--------------------------|
| Cash on hand, | 4,034 83 | 1,323 03 | 1,887 14 | 2,177 94 | 7,913 26 |
| Rate and amount of ordinary Dividend for last year, | 6 per cent. | 7 per cent., 1,944 81 | 6 per cent., 19,066 13 | 5 per cent., 50,046 12 | 5 per cent., 7,226 63 |
| Average annual per cent. of dividends, of last five years, | 6 ² / ₁₀ per cent. | 7 ¹ / ₂ per cent. | 5 ⁹ / ₁₀ per cent. | Less than 5 years. | Less than 5 years. |
| Annual Expenses of the institution, | 653 82 | 95 26 | 796 90 | 6,980 73 | 3,505 46 |

Institution for Savings in the Town of Barnstable.—The Bank Stock is owned as follows:—Barnstable, \$7,700; Old Colony, 5,000; Merchants', Boston, 3,437 50; National, 5,000; Tremont, 4,965; Bay State, 1,987 75; Washington, 3,700; City, Boston, 1,804 50; Granite, 5,000; North America, 9,030; Atlantic, 2,955; North, 2,782 50; Eliot, 5,000; Shawmut, 4,030; Webster, 5,000; Union, Boston, 3,900; Bank of Commerce, 10,820; Blackstone, Boston, 11,200; Market, 1,400.

Seaman's Savings Bank.—The Bank Stock is owned as follows:—40 shares Freeman's, \$4,414 08; 25 shares National, 2,500; 11 shares Provincetown, 1,150 25; 10 shares Bank of North America, 1,000; 10 shares Granite, 1,010; 10 shares City, Boston, 1,055; 10 shares Howard Banking Company, 980; 10 shares Tradesman's, 972 50; 6 shares Shawmut, 613 50.

The Railroad Stock is owned as follows:—12 shares Fitchburg, \$921; 10 shares Boston and Worcester, 828 75.

Nantucket Institution for Savings.—The Bank Stock is owned as follows:—Pacific, \$15,590; Bedford Commercial, 3,000; Marine, 1,200; Bank of North America, 5,100; Fancuil Hall, 5,000; Shoe and Leather Dealers', 12,500; State, 5,100; Traders', 2,500; Union, Boston, 700; Webster, 7,500; Boston, 1,500; Merchants', Boston, 10,000; Tremont, 3,000.

Boston Five Cents Savings Bank.—Public Funds—City of Cambridge, \$40,000; City of Boston, 118,000; City of Chelsea, 48,400; Massachusetts 5 per cent. Scrip, 1,000.

The Bank Stock is owned as follows:—Blackstone, \$33,340 75; Bank of Commerce, 20,000; Granite, 6,800; North, 600; National, 15,287 50; Tremont, 13,258; Rockland, 10,000; Washington, 15,000; Maverick, 900; Cambridge Market, 8,885; Webster, 12,718 75; Howard Banking Company, 14,540; Hide and Leather, 25,000; Shawmut, 10,450; Merchants', 5,332.

Loans on Bank Stock are—125 shares Hopkinton, \$10,000; 106 shares Milford, 9,010; 100 shares Maverick, 8,000; 10 shares Fancuil Hall, 900; 100 shares National, 7,500; 30 shares Dedham, 2,700; 25 shares Malden, 2,000; 50 shares Howard Banking Company, 4,250; 70 shares Howard Banking Company, and 44 shares Tradesman's, 10,000; 30 shares National, 2,500; 50 shares Hide and Leather, 4,500; 14 shares Malden, and 10 shares Rockland, 1,900.

Deposits in banks bearing interest, and payable on demand are—Washington, \$33,512 48; Hide and Leather, 51,512 44.

People's Five Cents Savings Bank.—The Bank Stock is owned as follows:—106 shares Mechanics', 40 shares Eliot; 10 shares Blackstone; 115 shares Malden; 10 shares Millbury; 15 shares Tradesman's; 5 shares Rockland; 10 shares Maverick, and 30 shares Hide and Leather, \$34,352.

Loans on Bank Stock are—Mechanics', \$4,000; Blackstone, 940; Maverick, 4,050; Malden, 180; Tradesman's, 671; North America, 900; Merchants', 90.

Deposit in bank bearing interest is—Bank of North America, \$2,218.
Loan on Railroad Stock is—Cambridge Horse Railroad Bonds, \$1,200.

| | LYNN. | NEWBURYPORT. | SOUTH DANVERS. | SALEM. |
|---|-------------------------------|--------------------------------------|---------------------------------|--------------------------------|
| | Lynn Five Cents Savings Bank. | Newburyport Five Cents Savings Bank. | Warren Five Cents Savings Bank. | Salem Five Cents Savings Bank. |
| Number of Depositors, | 624 | 1,406 | 689 | 2,018. |
| Amount of Deposits, | \$9,938 32 | \$90,566 54 | \$63,514 06 | \$163,194 33 |
| Public Funds, | - | - | 2,000 00 | - |
| Loans on public funds, | - | - | - | - |
| Bank Stock, | 2,459 00 | 14,828 50 | 13,631 41 | 14,232 50 |
| Loans on bank stock, | - | - | - | 9,782 00 |
| Deposits, in banks, bearing interest, | 1,383 70 | - | 1,769 46 | 16,685 74 |
| Railroad Stock, | - | - | - | - |
| Loans on railroad stock, | - | - | - | - |
| Invested in real estate, | - | - | - | - |
| Loans in mortgage of real estate, | 5,272 00 | 34,239 77 | 13,650 00 | 69,065 00 |
| Loans to county, or town, | - | - | - | 13,600 00 |
| Loans on personal security, | 1,050 00 | 48,125 62 | 36,290 21 | 43,285 11 |

| | | | | |
|--|--------------------|--------------------|--------------------|--------------------|
| Cash on hand, | 1,396 32 | 4,814 61 | — | 147 54 |
| Rate and amount of ordinary Dividend for last year, | 5 per cent. | 6 per cent. | 5 per cent. | 5 per cent. |
| Average annual per cent. of dividends, of last five years, | Less than 5 years. | Less than 5 years. | Less than 5 years. | Less than 5 years, |
| Annual Expenses of the institution, | 95 00 | 400 00 | 192 27 | 1,200 00 |

Lynn Five Cents Savings Bank.—The Bank Stock is owned as follows:—10 shares City, Lynn, \$1,000; 10 shares Hide and Leather, 1,004; 5 shares Loughton, 455. Deposit in bank bearing interest is—City, Lynn, \$1,383.70.

Newburyport Five Cents Savings Bank.—The Bank Stock is owned as follows:—20 shares Merchants', Newburyport, \$758.25; 14 shares Mechanics', Newburyport, 1,504.25; 23 shares Ocean, 2,101.50; 8 shares Suffolk, 1,000; 15 shares Maverick, 1,391.25; 10 shares Eliot, 1,012.50; 10 shares Bank of Commerce, 1,025; 8 shares Atlantic, 792; 15 shares Eagle, 1,646.25; 5 shares Howard Banking Company, 491.25; 5 shares Shawmut, 531.25; 5 shares Merchants', Boston, 507.50; 5 shares Webster, 521.25; 5 shares City, Boston, 521.25; 10 shares National, 1,025.

Warren Five Cents Savings Bank.—Public Funds—Boston City Scrip, \$2,000. The Bank Stock is owned as follows:—14 shares Warren, \$1,421.16; 15 shares Howard Bank-

ing Company, 1,489; 35 shares Exchange, Boston, 3,853.75; 10 shares Webster, 1,005; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50; 15 shares Shoe and Leather Dealers', 1,575; 20 shares Hide and Leather, 1,950.
Deposit in bank bearing interest is—Warren, \$1,769.46.

Salem Five Cents Savings Bank.—The Bank Stock is owned as follows:—Webster, \$2,082.50; Blackstone, Boston, 1,045; City, Boston, 530; Merchants', Boston, 1,032.50; North, 2,402; Granite, 1,479.75; Bank of North America, 516.25; Naumkeag, 2,027.50; Mercantile, 1,176; Asiatic, 561; Salem, 1,320.

Loans on Bank Stock are—20 shares National; 12 shares Merchants', Boston; 7 shares Eagle, and 4 shares Railroad, \$3,700; 25 shares Andover, and 30 shares Lowell, 4,950; 4 shares Naumkeag, and 4 shares Mercantile, 750; 33 shares Asiatic, 212; 6 shares Bank of North America, 200.
Deposits in banks bearing interest are—Naumkeag, \$16,682; Webster, balance, 3.74.

| | CHARLESTOWN. | EAST CAMBRIDGE. | LOWELL. | STONEHAM. |
|---|--------------------------------------|---|---------------------------------|-----------------------------------|
| | Charlestown Five Cents Savings Bank. | East Cambridge Five Cents Savings Bank. | Lowell Five Cents Savings Bank. | Stoneham Five Cents Savings Bank. |
| Number of Depositors, | 1,134 | 540 | 2,733 | 348 |
| Amount of Deposits, | \$37,299 15 | \$40,394 00 | \$318,187 72 | \$4,393 74 |
| Public Funds, | - | - | - | - |
| Loans on public funds, | - | - | - | - |
| Bank Stock, | 4,470 50 | 12,055 45 | 34,000 00 | 400 00 |
| Loans on bank stock, | - | - | 23,450 00 | - |
| Deposits, in banks, bearing interest, | - | - | 40,159 03 | - |
| Railroad Stock, | - | - | - | - |
| Loans on railroad stock, | - | - | - | - |
| Invested in real estate, | - | - | - | - |
| Loans in mortgage of real estate, | 26,534 07 | 27,491 65 | 120,945 00 | 2,000 00 |
| Loans to county, or town, | 2,000 00 | - | 36,500 00 | 787 50 |
| Loans on personal security, | 3,450 00 | - | 63,208 34 | 1,270 00 |

| | | | | |
|---|--------------------------|--------------------------|---------------------------|------------------------|
| Cash on hand, | 2,105 78 | 846 90 | 3,170 97 | 186 77 |
| Rate and amount of ordinary Dividend for last year, | 5 per cent., 1,363 40 | 4 per cent., 1,215 99 | 5 per cent., 12,121 54 | 5 per cent., 144 71 |
| Average annual per cent. of dividends of last five years, | Less than 5 years. | Less than 5 years. | Less than 5 years. | Less than 5 years. |
| Annual Expenses of the institution, | 10 62 | 150 00 | 447 10 | 7 20 |

Charlestown Five Cents Savings Bank.—The Bank Stock is owned as follows:—30 shares Monument, \$2,895.50; 15 shares Bunker Hill, 1,575.

East Cambridge Five Cents Savings Bank.—The Bank Stock is owned as follows:—8 shares Bunker Hill, \$864; 20 shares Bank of Commerce, 2,072 50; 10 shares Faneuil Hall, 1,090; 15 shares Webster, 1,552 50; 10 shares Merchants, 1,050; 10 shares Newton, 1,040; 18 shares Cambridge City, 1,814 80; 25 shares Lechmere, 2,571 65.

Lowell Five Cents Savings Bank.—The Bank Stock is owned as follows:—80 shares Bank of Commerce, \$8,000; 50 shares Bank of North America, 5,000; 30 shares Blackstone, 3,000; 50 shares Eliot, 5,000; 50 shares National, 5,000; 20 shares Webster, 2,000;

10 shares Merchants', Lowell, 1,000; 25 shares Wamesit, 2,500; 25 shares Prescott, 2,500.

Loans on Bank Stock are—10 shares Appleton, \$900; 9 shares Lowell, 800; 22 shares Merchants', 1,950; 82 shares Prescott, 7,100; 128 shares Railroad, 7,200; 33 shares Wamesit, 2,500; 14 shares Freeman's, 1,000; 13 shares Appleton and 10 shares Exchange, 2,000.

Deposit in bank bearing interest is—Bank of Commerce, \$40,159.03.

Stoneham Five Cents Savings Bank.—The Bank Stock is owned as follows:—4 shares South Reading, \$400.

| | WOBURN. | WORCESTER. | SPRINGFIELD. | SHELBURNE FALLS. |
|--|------------------------------------|---------------------------------------|---|---|
| | Woburn Five Cents Savings Bank. | Worcester Five Cents Savings Bank. | Springfield Five Cents Savings Bank. | Shelburne Falls Five Cents Savings Bank. |
| Number of Depositors, | 805 | 1,285 | 1,989 | 267 |
| Amount of Deposits, | \$37,061 47 | \$55,284 89 | \$142,729 34 | \$12,139 95 |
| Public Funds, | - | - | - | - |
| Loans on public funds, | - | - | - | - |
| Bank Stock, | 7,031 00 | 21,100 00 | 27,979 00 | 1,000 00 |
| Loans on bank stock, | 2,000 00 | 5,950 00 | 6,500 00 | - |
| Deposits in banks, bearing interest, | - | - | - | - |
| Railroad Stock, | - | - | - | - |
| Loans on railroad stock, | - | - | - | - |
| Invested in real estate, | - | - | - | - |
| Loans in mortgage of real estate, | 6,614 00 | - | 80,683 00 | 6,475 00 |
| Loans to county or town, | 7,300 00 | 24,051 00 | - | 300 00 |
| Loans on personal security, | 13,397 42 | 300 00 | 23,157 92 | 3,760 00 |

| | | | | |
|--|--------------------|--------------------------|--------------------------|--------------------|
| Cash on hand, | 945 96 | 4,650 17 | 4,409 42 | 231 33 |
| Rate and amount of ordinary Dividend for last year, | 5 per cent. | 5 per cent., 1,963 39 | 5 per cent., 5,719 41 | 5 per cent. |
| Average annual per cent. of dividends, of last five years, | Less than 5 years. | Less than 5 years. | Less than 5 years. | Less than 5 years. |
| Annual Expenses of the institution, | 250 00 | 403 25 | 722 67 | 144 65 |

Woburn Five Cents Savings Bank.—The Bank Stock is owned as follows:—23 shares Blackstone, 2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050; 20 shares Hide and Leather, 2,000.

Loan on Bank Stock is—Hide and Leather, \$2,000.

Worcester Five Cents Savings Bank.—The Bank Stock is owned as follows:—5 shares Worcester, \$500; 55 shares Quinsigamond, 5,500; 40 shares City, Worcester, 4,000; 51 shares Central, 5,100; 35 shares Milbury, 3,500; 5 shares Leicester, 500; 20 shares Hide and Leather, 2,000.

Loans on Bank Stock are—22 shares Quinsigamond, \$1,950; 12 shares Mechanics', Worcester, 1,000; 34 shares Central, 3,000.

Springfield Five Cents Savings Bank.—The Bank Stock is owned as follows:—27 shares Pynchon, \$2,835; 40 shares John Hancock, 4,000; 30 shares Springfield, 3,000; 10 shares Monson, 1,000; 53 shares Western, valued at \$50 per share, 2,650; 15 shares Merchants', 1,500; 40 shares Hampshire Manufacturers', 4,400; 25 shares Lee, 2,650; 56 shares City, Worcester, 5,824.

Loans on Bank Stock are—53 shares Pynchon, \$4,200; 12 shares Chicopee, 1,000; 10 shares Monson, 800; 6 shares John Hancock, 500.

Shelburne Falls Five Cents Savings Bank.—The Bank Stock is owned as follows:—Shelburne Falls, \$1,000.

| | FALL RIVER. | NEW BEDFORD. | PLYMOUTH. | HARWICH. |
|---|--|---|--------------------------------------|--------------------------------------|
| | Fall River Five Cents Savings Bank. | New Bedford Five Cents Savings Bank. | Plymouth Five Cents Savings Bank. | Cape Cod Five Cents Savings Bank. |
| Number of Depositors, | 1,482 | 2,749 | 411 | 319 |
| Amount of Deposits, | \$91,253 00 | \$262,351 45 | \$10,711 54 | \$14,748 84 |
| Public Funds, | - | - | - | - |
| Loans on public funds, | - | - | - | - |
| Bank Stock, | 58,319 15 | 25,028 99 | 3,104 72 | - |
| Loans on bank stock, | - | - | 367 50 | - |
| Deposits, in banks, bearing interest, | - | - | - | - |
| Railroad Stock, | - | - | - | - |
| Loans on railroad stock, | - | - | - | - |
| Invested in real estate, | - | - | - | - |
| Loans in mortgage of real estate, | - | 142,523 00 | 4,943 70 | 8,200 00 |
| Loans to county, or town, | - | - | - | 2,450 00 |
| Loans on personal security, | 30,325 72 | 88,912 00 | 2,192 50 | 3,248 00 |

| | | | | |
|--|---------------------------|--------------------------|------------------------|------------------------|
| Cash on hand, | 5,846 09 | 6,944 91 | 176 97 | 873 84 |
| Rate and amount of ordinary Dividend for last year, | 6½ per cent., 3,829 27 | 6 per cent., 9,930 81 | 5 per cent., 462 99 | 4 per cent., 193 66 |
| Average annual per cent. of dividends, of last five years, | Less than 5 years. | Less than 5 years. | Less than 5 years. | Less than 5 years. |
| Annual Expenses of the institution, . . . | 600 00 | 1,200 00 | 120 00 | 110 00 |

Fall River Five Cents Savings Bank.—The Bank Stock is owned as follows:—Atlantic, \$1,303.25; Bank of Commerce, 1,032.50; Blackstone, Boston, 4,255; Eliot, 810; Exchange, Boston, 4,800; Howard Banking Company, 6,534.25; Maverick, 2,059.50; Shawmut, 5,225; Webster, 3,095; Malden, 2,910; Monument, 6,409.25; South Reading, 7,200; Tradesman's, 6,793.75; Metacomt, 4,391.65; Wamsutta, 1,500.

New Bedford Five Cents Savings Bank.—The Bank Stock is owned as follows:—191 shares Mechanics', \$19,828.11; 35 shares Fairhaven, 3,500; 13 shares Bedford Commercial, 1,378.38; 3 shares Marine, 322.50.

Plymouth Five Cents Savings Bank.—The Bank Stock is owned as follows:—Merchants', Boston, \$525.75; Shoe and Leather Dealers', 570.50; Atlas, 318; Bank of Commerce, 515.63; City, Boston, 538.84; Old Colony, 636.

Loans on Bank Stock are—5 shares Old Colony, \$245; 2 shares Plymouth, 122.50.

Cape Cod Five Cents Savings Bank.—No Public Funds or Bank Stock.

NOTE.—The Rockport, Cambridge, Warren, Framingham, Ware, Foxboro', Randolph and Barnstable institutions state the rate, but not the amount of their ordinary dividends. The Blackstone Savings Bank has been closed.

A G G R E G A T E

O F

E I G H T Y - S I X S A V I N G S B A N K S .

| | |
|--|---|
| Number of Depositors, | 182,655 |
| Amount of Deposits, | \$33,914,971 71 |
| Public Funds, | 1,089,977 14 |
| Loans on Public Funds, | — — |
| Bank Stock, | 6,611,431 94 |
| Loans on Bank Stock, | 844,213 40 |
| Deposits, in Banks, bearing interest, | 1,065,828 11 |
| Railroad Stock, | 104,363 75 |
| Loans on Railroad Stock, | 51,380 00 |
| Invested in Real Estate, | 207,190 35 |
| Loans in Mortgage of Real Estate, | 12,514,706 61 |
| Loans to County, or Town, | 3,363,989 83 |
| Loans on Personal Security, | 7,751,265 74 |
| Cash on hand, | 932,551 36 |
| Rate and amount of ordinary Dividend, for last year, | 5 $\frac{6}{100}$ per cent. 1,363,992 96 |
| Average annual per cent. of Dividends of last five years,* | 6 $\frac{74}{100}$ per cent. |
| Annual Expenses of the Institution, | 105,338 83 |

* Calculated on the returns of sixty-one banks—seven having omitted to return their average dividends for five years, and eighteen not having been in operation for that term.

A G G R E G A T E

O F

E I G H T Y - S I X S A V I N G S B A N K S I N 1 8 5 7 .

| | |
|--|---|
| Number of Depositors, | 177,375 |
| Amount of Deposits, | \$33,015,756 71 |
| Public Funds, | 855 074 64 |
| Loans on Public Funds, | 20,000 00 |
| Bank Stock, | 6,189,351 60 |
| Loans on Bank Stock, | 1,049,712 00 |
| Deposits, in Banks, bearing interest, | 1,288,713 84 |
| Railroad Stock, | 112,163 75 |
| Loans on Railroad Stock, | 106,605 00 |
| Invested in Real Estate, | 170,313 06 |
| Loans in Mortgage of Real Estate, | 11,000,281 03 |
| Loans to County, or Town, | 3,370,014 87 |
| Loans on Personal Security, | 8,855,448 15 |
| Cash on hand, | 296,835 57 |
| Rate and amount of ordinary Dividend, for last year, | 5 $\frac{5}{100}$ per cent. 1,242,383 61 |
| Average annual per cent. of Dividends of last five years,* | 6 $\frac{75}{100}$ per cent. |
| Annual Expenses of the Institution, | 102,027 42 |

* Calculated on the returns of fifty-three Banks.

INDEX

To the Towns in which the Banks and Savings Institutions are situated.

BANKS.

| | Page. | | Page. |
|-----------------------------|--------|------------------------------|--------|
| Abington, | 68 | Malden, | 40 |
| Adams, | 56 | Marblehead, | 26 |
| Andover, | 18 | Methuen, | 26 |
| Athol, | 42 | Milford, | 44 |
| Attleborough, | 62 | Millbury, | 44 |
| Beverly, | 20 | Monson, | 52 |
| Blackstone, | 42 | Nantucket, | 72 |
| Boston, | 4-18 | New Bedford, | 66 |
| Brighton, | 32 | Newburyport, | 26, 28 |
| Cambridge, | 32, 34 | Newton, | 40 |
| Canton, | 58 | Northampton, | 50 |
| Charlestown, | 34 | Northborough, | 46 |
| Chelsea, | 18 | North Bridgewater, | 68 |
| Chicopee, | 52 | Oxford, | 46 |
| Concord, | 36 | Pittsfield, | 58 |
| Conway, | 50 | Plymouth, | 70 |
| Danvers, | 20 | Provincetown, | 72 |
| Dedham, | 58 | Quincy, | 60 |
| Dorchester, | 60 | Randolph, | 60 |
| Edgartown, | 72 | Rockport, | 28 |
| Fairhaven, | 64 | Roxbury, | 62 |
| Fall River, | 64 | Salem, | 28, 30 |
| Falmouth, | 70 | Salisbury, | 32 |
| Fitchburg, | 42 | Shelburne, | 52 |
| Framingham, | 36 | Southbridge, | 46 |
| Gloucester, | 22 | South Danvers, | 20 |
| Grafton, | 44 | South Reading, | 40 |
| Great Barrington, | 56 | Springfield, | 54 |
| Greenfield, | 50, 52 | Stockbridge, | 58 |
| Harwich, | 70 | Taunton, | 66, 68 |
| Haverhill, | 22, 24 | Townsend, | 40 |
| Hingham, | 68 | Uxbridge, | 46 |
| Holyoke, | 52 | Waltham, | 40 |
| Holliston, | 36 | Ware, | 50 |
| Hopkinton, | 36 | Wareham, | 70 |
| Lancaster, | 44 | Westfield, | 56 |
| Lawrence, | 24 | Weymouth, | 62 |
| Lee, | 56 | Woburn, | 42 |
| Leicester, | 44 | Worcester, | 46, 48 |
| Lowell, | 36, 38 | Wrentham, | 62 |
| Lynn, | 24, 26 | Yarmouth, | 72 |

SAVINGS INSTITUTIONS.

| | Page. | | Page. |
|--------------------------|--------|------------------------------|-------|
| Abington, | 106 | Milford, | 94 |
| Adams, | 100 | Millbury, | 94 |
| Andover, | 84 | Nantucket, | 110 |
| Barnstable, | 110 | New Bedford, | 106 |
| Boston, | 84 | Newburyport, | 88 |
| Cambridge, | 88 | Newton, | 92 |
| Cambridgeport, | 90 | Northampton, | 96 |
| Canton, | 100 | North Bridgewater, | 108 |
| Charlestown, | 90 | North Brookfield, | 94 |
| Chelsea, | 84 | Pawtucket, | 106 |
| Chicopee, | 98 | Pittsfield, | 100 |
| Clinton, | 92 | Plymouth, | 108 |
| Cohasset, | 102 | Provincetown, | 110 |
| Concord, | 90 | Quincy, | 102 |
| Danvers, | 86 | Randolph, | 104 |
| Dedham, | 102 | Rockport, | 88 |
| Dorchester, | 102 | Roxbury, | 104 |
| Fairhaven, | 104 | Salem, | 88 |
| Fall River, | 104 | Salisbury, | 88 |
| Foxborough, | 102 | Scituate, | 108 |
| Fitchburg, | 92 | Shelburne Falls, | 116 |
| Framingham, | 90 | Southbridge, | 94 |
| Gloucester, | 86 | South Scituate, | 108 |
| Greenfield, | 100 | Springfield, | 98 |
| Haverhill, | 86 | Taunton, | 106 |
| Hingham, | 108 | Waltham, | 92 |
| Holyoke, | 98 | Ware, | 96 |
| Lancaster, | 94 | Wareham, | 108 |
| Lawrence, | 86 | Westfield, | 98 |
| Lee, | 100 | Weymouth, | 104 |
| Lowell, | 90, 92 | Winchendon, | 96 |
| Lynn, | 86 | Worcester, | 96 |

FIVE CENTS SAVINGS BANKS.

| | | | |
|---------------------------|-----|--------------------------|-----|
| Boston, | 110 | Newburyport, | 112 |
| Charlestown, | 114 | Plymouth, | 118 |
| East Cambridge, | 114 | Salem, | 112 |
| Fall River, | 118 | South Danvers, | 112 |
| Harwich, | 118 | Springfield, | 116 |
| Lowell, | 114 | Stoneham, | 114 |
| Lynn, | 112 | Woburn, | 116 |
| New Bedford, | 118 | Worcester, | 116 |